



Bank Holding Company Performance Report March 31, 2022—FR BHCPR

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BHC Name W.T.B. FINANCIAL CORPORATION

City/State SPOKANE, WA

Bank Holding Company Information

Federal Reserve District: 12

Consolidated Assets (\$000): 11,084,210

Peer Group Number: 1 Number in Peer Group: 134

Number of Bank Subsidiaries: 1

Peer Group

| Number | Description |
|--------|--|
| 1 | Consolidated assets equal to or greater than \$10 billion |
| 2 | Consolidated assets between \$3 billion and \$10 billion |
| 3 | Consolidated assets between \$1 billion and \$3 billion |
| 4 | Consolidated assets between \$500 million and \$1 billion |
| 5 | Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6) |
| 6 | Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7) |
| 7 | Consolidated assets less than \$150 million (valid only prior to March 2003) |
| 9 | Atypical and second-tier holding companies |

Mailing Address:

W.T.B. FINANCIAL CORPORATION
717 WEST SPRAGUE AVENUE
SPOKANE, WA 99201

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Summary Ratios

| | 03/31/2022 | | | 03/31/2021 | | | 12/31/2021 | | | 12/31/2020 | | | 12/31/2019 | | | | | | | | | | | | | | | | | |
|--|------------|--------|----|------------|--------|----|------------|--------|----|------------|--------|----|------------|--------|------|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|
| Average assets (\$000) | 10,942,548 | | | 9,778,041 | | | 10,353,278 | | | 8,516,516 | | | 6,597,165 | | | | | | | | | | | | | | | | | |
| Net income (\$000) | 20,795 | | | 20,662 | | | 100,030 | | | 76,312 | | | 83,284 | | | | | | | | | | | | | | | | | |
| Number of BHCs in peer group | 134 | | | 133 | | | 130 | | | 147 | | | 146 | | | | | | | | | | | | | | | | | |
| Earnings and Profitability: | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Percent of Average Assets | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Net interest income (tax equivalent) | 2.56 | 2.55 | 48 | 2.86 | 2.67 | 60 | 2.89 | 2.60 | 69 | 3.26 | 2.96 | 75 | 3.87 | 3.21 | 86 | | | | | | | | | | | | | | | |
| + Non-interest income | 0.60 | 0.97 | 31 | 0.71 | 1.13 | 32 | 0.66 | 1.04 | 32 | 0.75 | 0.98 | 39 | 0.76 | 0.90 | 40 | | | | | | | | | | | | | | | |
| - Overhead expense | 2.18 | 2.18 | 57 | 2.24 | 2.28 | 52 | 2.22 | 2.17 | 57 | 2.45 | 2.48 | 50 | 2.93 | 2.59 | 71 | | | | | | | | | | | | | | | |
| - Provision for credit losses | 0 | 0.04 | 40 | 0.25 | -0.12 | 94 | 0.09 | -0.09 | 90 | 0.39 | 0.38 | 60 | 0.05 | 0.12 | 30 | | | | | | | | | | | | | | | |
| + Securities gains (losses) | 0 | 0 | 43 | 0 | 0.01 | 32 | 0 | 0.01 | 23 | 0.05 | 0.02 | 79 | -0.03 | 0.01 | 1 | | | | | | | | | | | | | | | |
| + Other tax equivalent adjustments | 0 | 0 | 44 | 0 | 0 | 48 | 0 | 0 | 46 | -0.06 | 0 | 1 | 0 | 0 | 46 | | | | | | | | | | | | | | | |
| = Pretax net operating income (tax equivalent) | 0.97 | 1.35 | 20 | 1.09 | 1.78 | 11 | 1.24 | 1.66 | 15 | 1.15 | 1.22 | 47 | 1.62 | 1.53 | 63 | | | | | | | | | | | | | | | |
| Net operating income | 0.76 | 1.03 | 20 | 0.85 | 1.36 | 11 | 0.97 | 1.26 | 17 | 0.90 | 0.97 | 44 | 1.26 | 1.19 | 57 | | | | | | | | | | | | | | | |
| Net income | 0.76 | 1.02 | 20 | 0.85 | 1.35 | 12 | 0.97 | 1.26 | 17 | 0.90 | 0.97 | 44 | 1.26 | 1.19 | 57 | | | | | | | | | | | | | | | |
| Net income (Subchapter S adjusted) | | 1.74 | | | 1.78 | | | 1.97 | | | 1.27 | | | | 1.41 | | | | | | | | | | | | | | | |
| Percent of Average Earning Assets | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Interest income (tax equivalent) | 2.69 | 2.96 | 31 | 3.04 | 3.18 | 39 | 3.05 | 3.06 | 47 | 3.52 | 3.78 | 29 | 4.28 | 4.49 | 30 | | | | | | | | | | | | | | | |
| Interest expense | 0.07 | 0.20 | 14 | 0.12 | 0.29 | 15 | 0.09 | 0.25 | 15 | 0.18 | 0.57 | 4 | 0.30 | 1.02 | 4 | | | | | | | | | | | | | | | |
| Net interest income (tax equivalent) | 2.62 | 2.75 | 39 | 2.92 | 2.88 | 48 | 2.95 | 2.80 | 58 | 3.34 | 3.17 | 57 | 3.98 | 3.45 | 80 | | | | | | | | | | | | | | | |
| Losses, Allowance, and Past Due + Nonaccrual | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Net loan and lease losses / Average loans and leases | -0.02 | 0.09 | 9 | -0.02 | 0.16 | 5 | 0.02 | 0.11 | 25 | -0.06 | 0.11 | 2 | -0.06 | 0.11 | 1 | | | | | | | | | | | | | | | |
| Earnings coverage of net loan and lease losses (X) | -88.03 | 38.54 | 11 | -93.09 | 25.70 | 6 | 113.41 | 39.72 | 82 | -38.54 | 33.55 | 7 | -44.58 | 22.46 | 12 | | | | | | | | | | | | | | | |
| Allowance for loan and lease losses / Total loans and leases not held-for-sale | 2.59 | 1.20 | 95 | 2.39 | 1.49 | 89 | 2.54 | 1.23 | 94 | 2.39 | 1.35 | 96 | 2.14 | 0.94 | 97 | | | | | | | | | | | | | | | |
| Allowance for loan and lease losses / Total loans and leases | 2.58 | 1.17 | 95 | 2.39 | 1.47 | 89 | 2.54 | 1.20 | 94 | 2.38 | 1.33 | 96 | 2.12 | 0.93 | 97 | | | | | | | | | | | | | | | |
| Nonaccrual loans and leases + OREO / Total loans and leases + OREO | 0.91 | 0.47 | 89 | 0.59 | 0.70 | 46 | 0.92 | 0.49 | 88 | 0.20 | 0.67 | 14 | 0.30 | 0.56 | 29 | | | | | | | | | | | | | | | |
| 30-89 days past due loans and leases / Total loans and leases | 0.23 | 0.32 | 42 | 0.01 | 0.33 | 2 | 0.10 | 0.32 | 15 | 0.03 | 0.26 | 8 | 0.08 | 0.31 | 12 | | | | | | | | | | | | | | | |
| Liquidity and Funding | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Net noncore funding dependence | -15.36 | -1.97 | 12 | -8.38 | -0.51 | 25 | -19.88 | -2.33 | 5 | -15.40 | 0.77 | 11 | -4.70 | 10.70 | 10 | | | | | | | | | | | | | | | |
| Net short-term noncore funding dependence | -15.39 | -6.65 | 20 | -8.44 | -6.88 | 38 | -19.92 | -7.71 | 15 | -15.48 | -3.25 | 14 | -5.09 | 5.88 | 14 | | | | | | | | | | | | | | | |
| Net loans and leases / Total assets | 47.91 | 59.31 | 17 | 56.32 | 60.99 | 29 | 48.65 | 58.67 | 19 | 55.62 | 69.27 | 11 | 62.06 | 72.36 | 14 | | | | | | | | | | | | | | | |
| Capitalization | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Tier 1 leverage ratio | 7.78 | 9.06 | 17 | 7.99 | 9.15 | 17 | 7.64 | 8.98 | 18 | 8.06 | 9.65 | 12 | 10.34 | 10.39 | 58 | | | | | | | | | | | | | | | |
| Holding company equity capital / Total assets | 7.47 | 10.29 | 11 | 7.68 | 10.72 | 8 | 7.51 | 10.71 | 9 | 8.22 | 10.51 | 15 | 9.71 | 11.37 | 22 | | | | | | | | | | | | | | | |
| Total equity capital (including minority interest) / Total assets | 7.47 | 10.40 | 9 | 7.68 | 10.85 | 7 | 7.51 | 10.82 | 6 | 8.22 | 10.57 | 14 | 9.71 | 11.43 | 21 | | | | | | | | | | | | | | | |
| Common equity tier 1 capital / Total risk-weighted assets | 12.70 | 12.21 | 64 | 12.99 | 12.57 | 62 | 12.53 | 12.42 | 58 | 13.29 | 12.44 | 69 | 13.02 | 12.50 | 67 | | | | | | | | | | | | | | | |
| Net loans and leases / Equity capital (X) | 6.41 | 5.82 | 63 | 7.33 | 5.73 | 78 | 6.48 | 5.53 | 69 | 6.77 | 6.79 | 52 | 6.39 | 6.55 | 46 | | | | | | | | | | | | | | | |
| Cash dividends / Net income | 22.48 | 33.45 | 32 | 22.76 | 23.13 | 46 | 23.79 | 28.27 | 40 | 24.60 | 29.42 | 41 | 21.46 | 25.65 | 41 | | | | | | | | | | | | | | | |
| Cash dividends / Net income (Subchapter S adjusted) | | 28.47 | | | 14.81 | | | 3.14 | | | 39.66 | | | 93.20 | | | | | | | | | | | | | | | | |
| Growth Rates | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Assets | 9.66 | 9.35 | 67 | 37.46 | 16.49 | 90 | 13 | 10.50 | 72 | 36.98 | 16.11 | 93 | 9.34 | 8.66 | 62 | | | | | | | | | | | | | | | |
| Equity capital | 6.65 | 4.03 | 70 | 2.99 | 9.13 | 21 | 3.28 | 7.46 | 36 | 15.90 | 8.42 | 86 | 15.47 | 12.19 | 71 | | | | | | | | | | | | | | | |
| Net loans and leases | -6.71 | 6.29 | 11 | 26.38 | 7.22 | 87 | -1.16 | 3.36 | 37 | 22.77 | 9.99 | 88 | 12.37 | 8.63 | 73 | | | | | | | | | | | | | | | |
| Noncore funding | 9.28 | -10.65 | 82 | -40.41 | -25.09 | 33 | 12.03 | -14.79 | 82 | 17.31 | -12.78 | 85 | -35.08 | 4.16 | 4 | | | | | | | | | | | | | | | |
| Parent Company Ratios | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Short-term debt / Equity capital | 0 | 0.49 | 40 | 0 | 0.52 | 41 | 0 | 0.57 | 38 | 0 | 0.01 | 46 | 0 | 0.01 | 46 | | | | | | | | | | | | | | | |
| Long-term debt / Equity capital | 0 | 11.08 | 12 | 0 | 11.33 | 11 | 0 | 10.95 | 12 | 0 | 5.67 | 25 | 0 | 3.86 | 27 | | | | | | | | | | | | | | | |
| Equity investment in subsidiaries / Equity capital | 95.84 | 103.47 | 11 | 96.39 | 102.85 | 15 | 96.03 | 103.22 | 11 | 96.58 | 104.49 | 15 | 96.99 | 104.21 | 19 | | | | | | | | | | | | | | | |
| Cash from ops + noncash items + op expense / Op expense + dividends | 141.83 | 125.04 | 58 | 104.46 | 98.58 | 51 | 142.93 | 154.48 | 52 | 155.46 | 138.81 | 70 | 153.92 | 152.31 | 63 | | | | | | | | | | | | | | | |

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

| Dollar Amount in Thousands | 03/31/2022 | 03/31/2021 | 12/31/2021 | 12/31/2020 | 12/31/2019 | Percent Change | |
|--|------------|------------|------------|------------|------------|----------------|---------|
| | | | | | | 1-Year | 5-Year |
| Interest and fees on loans..... | 56,340 | 58,641 | 243,317 | 237,475 | 224,316 | -3.92 | 33.37 |
| Income from lease financing receivables..... | 0 | 0 | 0 | 0 | 0 | | |
| Fully taxable income on loans and leases..... | 56,198 | 58,409 | 242,484 | 236,262 | 222,706 | -3.79 | 34.82 |
| Tax-exempt income on loans and leases..... | 142 | 232 | 833 | 1,213 | 1,610 | -38.79 | -74.60 |
| Estimated tax benefit on income on loans and leases..... | 37 | 60 | 217 | 4,519 | 404 | -38.90 | -87.57 |
| Income on loans and leases (tax equivalent)..... | 56,377 | 58,701 | 243,534 | 241,994 | 224,720 | -3.96 | 32.53 |
| Investment interest income (tax equivalent)..... | 14,540 | 13,838 | 62,996 | 48,047 | 42,074 | 5.08 | 117.45 |
| Interest on balances due from depository institutions..... | 831 | 303 | 2,038 | 2,490 | 7,714 | 174.26 | 46.56 |
| Interest income on other earning assets..... | 77 | 77 | 332 | 308 | 308 | 0.00 | 266.67 |
| Total interest income (tax equivalent)..... | 71,825 | 72,919 | 308,900 | 292,839 | 274,816 | -1.50 | 44.19 |
| Interest on time deposits of \$250K or more | 22 | 71 | 180 | 401 | 919 | -69.01 | -56.00 |
| Interest on time deposits < \$250K..... | 111 | 237 | 722 | 1,382 | 2,629 | -53.16 | -44.22 |
| Interest on foreign office deposits | 0 | 0 | 0 | 0 | 0 | | |
| Interest on other deposits | 1,492 | 2,308 | 7,578 | 11,840 | 13,297 | -35.36 | 111.63 |
| Interest on other borrowings and trading liabilities..... | 251 | 315 | 1,101 | 1,590 | 2,452 | -20.32 | 483.72 |
| Interest on subordinated debt and mandatory convertible securities | 0 | 0 | 0 | 0 | 0 | | |
| Total interest expense..... | 1,876 | 2,931 | 9,581 | 15,213 | 19,297 | -35.99 | 88.16 |
| Net interest income (tax equivalent)..... | 69,949 | 69,988 | 299,319 | 277,626 | 255,519 | -0.06 | 43.29 |
| Non-interest income..... | 16,290 | 17,280 | 67,849 | 63,483 | 50,150 | -5.73 | 42.63 |
| Adjusted operating income (tax equivalent) | 86,239 | 87,268 | 367,168 | 341,109 | 305,669 | -1.18 | 43.16 |
| Overhead expense..... | 59,703 | 54,711 | 229,914 | 208,740 | 193,261 | 9.12 | 49.62 |
| Provision for credit losses..... | 0 | 6,000 | 9,000 | 33,000 | 3,200 | | -100.00 |
| Securities gains (losses) | 0 | 0 | 0 | 3,889 | -1,853 | | |
| Other tax equivalent adjustments | 0 | 0 | 0 | -5,000 | 0 | | |
| Pretax net operating income (tax equivalent)..... | 26,542 | 26,560 | 128,258 | 98,258 | 107,200 | -0.07 | 33.15 |
| Applicable income taxes | 5,701 | 5,825 | 27,965 | 21,577 | 23,455 | -2.13 | -13.83 |
| Tax equivalent adjustments | 46 | 73 | 263 | 369 | 461 | -36.99 | -85.11 |
| Applicable income taxes (tax equivalent)..... | 5,747 | 5,898 | 28,228 | 21,946 | 23,916 | -2.56 | -17.01 |
| Minority interest | 0 | 0 | 0 | 0 | 0 | | |
| Net income before discontinued operations, net of minority interest | 20,795 | 20,662 | 100,030 | 76,312 | 83,284 | 0.64 | 59.85 |
| Discontinued operations, net of applicable income taxes..... | 0 | 0 | 0 | 0 | 0 | | |
| Net income attributable to holding company..... | 20,795 | 20,662 | 100,030 | 76,312 | 83,284 | 0.64 | 59.85 |
| Memoranda | | | | | | | |
| Net income - holding company and noncontrolling (minority) interest..... | 20,795 | 20,662 | 100,030 | 76,312 | 83,284 | 0.64 | 59.85 |
| Investment securities income (tax equivalent)..... | 14,540 | 13,838 | 62,996 | 48,047 | 42,074 | 5.08 | 117.45 |
| US Treasury and agency securities (excluding mortgage-backed securities) | 6,461 | 5,447 | 22,862 | 29,254 | 28,891 | 18.62 | 66.09 |
| Mortgage-backed securities | 8,034 | 8,328 | 39,911 | 17,715 | 12,901 | -3.53 | 191.40 |
| All other securities | 45 | 63 | 223 | 1,078 | 282 | -28.03 | 14.02 |
| Cash dividends declared..... | 4,675 | 4,702 | 23,801 | 18,769 | 17,872 | -0.57 | 118.46 |
| Common | 4,675 | 4,702 | 23,801 | 18,769 | 17,872 | -0.57 | 118.46 |
| Preferred..... | 0 | 0 | 0 | 0 | 0 | | |

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

| | 03/31/2022 | | | 03/31/2021 | | | 12/31/2021 | | | 12/31/2020 | | | 12/31/2019 | | |
|--|------------|----------|-----|------------|----------|-----|------------|----------|-----|------------|----------|-----|------------|----------|-----|
| | BHC | Peer # 1 | Pct | BHC | Peer # 1 | Pct | BHC | Peer # 1 | Pct | BHC | Peer # 2 | Pct | BHC | Peer # 2 | Pct |
| Percent of Average Assets | | | | | | | | | | | | | | | |
| Interest income (tax equivalent)..... | 2.63 | 2.75 | 40 | 2.98 | 2.96 | 52 | 2.98 | 2.85 | 58 | 3.44 | 3.53 | 37 | 4.17 | 4.19 | 50 |
| Less: Interest expense | 0.07 | 0.19 | 14 | 0.12 | 0.27 | 16 | 0.09 | 0.23 | 16 | 0.18 | 0.54 | 5 | 0.29 | 0.95 | 4 |
| Equals: Net interest income (tax equivalent) | 2.56 | 2.55 | 48 | 2.86 | 2.67 | 60 | 2.89 | 2.60 | 69 | 3.26 | 2.96 | 75 | 3.87 | 3.21 | 86 |
| Plus: Non-interest income | 0.60 | 0.97 | 31 | 0.71 | 1.13 | 32 | 0.66 | 1.04 | 32 | 0.75 | 0.98 | 39 | 0.76 | 0.90 | 40 |
| Equals: adjusted operating income (tax equivalent) | 3.15 | 3.56 | 27 | 3.57 | 3.87 | 36 | 3.55 | 3.70 | 43 | 4.01 | 3.96 | 52 | 4.63 | 4.16 | 69 |
| Less: Overhead expense..... | 2.18 | 2.18 | 57 | 2.24 | 2.28 | 52 | 2.22 | 2.17 | 57 | 2.45 | 2.48 | 50 | 2.93 | 2.59 | 71 |
| Less: Provision for credit losses..... | 0 | 0.04 | 40 | 0.25 | -0.12 | 94 | 0.09 | -0.09 | 90 | 0.39 | 0.38 | 60 | 0.05 | 0.12 | 30 |
| Plus: Realized gains (losses) on held-to-maturity securities | 0 | 0 | 49 | 0 | 0 | 50 | 0 | 0 | 49 | 0 | 0 | 48 | 0 | 0 | 48 |
| Plus: Realized gains (losses) on available-for-sale securities | 0 | 0 | 42 | 0 | 0.01 | 33 | 0 | 0.01 | 23 | 0.05 | 0.02 | 79 | -0.03 | 0.01 | 1 |
| Plus: other tax equivalent adjustments | 0 | 0 | 44 | 0 | 0 | 48 | 0 | 0 | 46 | -0.06 | 0 | 1 | 0 | 0 | 46 |
| Equals: Pretax net operating income (tax equivalent) | 0.97 | 1.35 | 20 | 1.09 | 1.78 | 11 | 1.24 | 1.66 | 15 | 1.15 | 1.22 | 47 | 1.62 | 1.53 | 63 |
| Less: Applicable income taxes (tax equivalent)..... | 0.21 | 0.31 | 22 | 0.24 | 0.40 | 14 | 0.27 | 0.38 | 17 | 0.26 | 0.27 | 50 | 0.36 | 0.35 | 47 |
| Less: Minority interest..... | 0 | 0 | 42 | 0 | 0 | 42 | 0 | 0 | 40 | 0 | 0 | 45 | 0 | 0 | 45 |
| Equals: Net operating income | 0.76 | 1.03 | 20 | 0.85 | 1.36 | 11 | 0.97 | 1.26 | 17 | 0.90 | 0.97 | 44 | 1.26 | 1.19 | 57 |
| Plus: Net extraordinary items..... | 0 | 0 | 50 | 0 | 0 | 50 | 0 | 0 | 50 | 0 | 0 | 50 | 0 | 0 | 50 |
| Equals: Net income | 0.76 | 1.02 | 20 | 0.85 | 1.35 | 12 | 0.97 | 1.26 | 17 | 0.90 | 0.97 | 44 | 1.26 | 1.19 | 57 |
| Memo: Net income (last four quarters) | 0.94 | 1.17 | 22 | 0.86 | 1.07 | 26 | 0.97 | 1.26 | 17 | 0.90 | 0.97 | 43 | 1.26 | 1.19 | 57 |
| Net income–BHC and noncontrolling (minority) interest | 0.76 | 1.04 | 19 | 0.85 | 1.37 | 11 | 0.97 | 1.27 | 16 | 0.90 | 0.97 | 44 | 1.26 | 1.19 | 57 |
| Margin Analysis | | | | | | | | | | | | | | | |
| Average earning assets / Average assets | 97.54 | 93.16 | 94 | 97.98 | 93.08 | 94 | 97.90 | 93.08 | 94 | 97.60 | 93.47 | 95 | 97.38 | 93.22 | 94 |
| Average interest-bearing funds / Average assets..... | 50.78 | 60.43 | 14 | 49.84 | 62.97 | 5 | 49.75 | 61.99 | 6 | 49.70 | 68.25 | 4 | 53.25 | 70.66 | 5 |
| Interest income (tax equivalent) / Average earning assets | 2.69 | 2.96 | 31 | 3.04 | 3.18 | 39 | 3.05 | 3.06 | 47 | 3.52 | 3.78 | 29 | 4.28 | 4.49 | 30 |
| Interest expense / Average earning assets | 0.07 | 0.20 | 14 | 0.12 | 0.29 | 15 | 0.09 | 0.25 | 15 | 0.18 | 0.57 | 4 | 0.30 | 1.02 | 4 |
| Net interest income (tax equivalent) / Average earning assets | 2.62 | 2.75 | 39 | 2.92 | 2.88 | 48 | 2.95 | 2.80 | 58 | 3.34 | 3.17 | 57 | 3.98 | 3.45 | 80 |
| Yield or Cost | | | | | | | | | | | | | | | |
| Total loans and leases (tax equivalent)..... | 4.14 | 3.88 | 69 | 4.15 | 4.05 | 63 | 4.33 | 4.01 | 71 | 4.48 | 4.28 | 67 | 5.22 | 4.98 | 69 |
| Interest-bearing bank balances | 0.18 | 0.18 | 56 | 0.10 | 0.10 | 50 | 0.13 | 0.14 | 45 | 0.31 | 0.32 | 54 | 1.90 | 2.26 | 29 |
| Federal funds sold and reverse repos | 0 | 0.28 | 20 | 0 | 0.26 | 21 | 0 | 0.25 | 19 | 0 | 0.43 | 13 | 2.22 | 2.02 | 56 |
| Trading assets | 0 | 0.43 | | 0.39 | | | 0.45 | | | 0.80 | | | 0.49 | | |
| Total earning assets | 2.69 | 2.93 | 31 | 3.04 | 3.15 | 41 | 3.05 | 3.04 | 48 | 3.46 | 3.80 | 20 | 4.27 | 4.47 | 35 |
| Investment securities (tax equivalent) | 1.69 | 1.78 | 42 | 2.04 | 1.84 | 61 | 2.10 | 1.77 | 75 | 2.29 | 2.32 | 49 | 2.37 | 2.74 | 17 |
| US Treasury and agency securities (excluding mortgage-backed securities) | 1.36 | 1.09 | 72 | 1.68 | 1.30 | 72 | 1.69 | 1.14 | 83 | 3.29 | 1.87 | 91 | 2.31 | 2.54 | 41 |
| Mortgage-backed securities | 1.76 | 1.67 | 60 | 1.87 | 1.60 | 72 | 2.28 | 1.57 | 92 | 1.35 | 2.05 | 4 | 2.35 | 2.54 | 25 |
| All other securities | 2.42 | 2.75 | 42 | 3.03 | 2.93 | 59 | 2.74 | 2.81 | 53 | 12.51 | 3.24 | 94 | 3.13 | 3.80 | 28 |
| Interest-bearing deposits | 0.12 | 0.16 | 46 | 0.23 | 0.26 | 51 | 0.17 | 0.21 | 48 | 0.34 | 0.62 | 14 | 0.54 | 1.13 | 8 |
| Time deposits of \$250K or more | 0.24 | 0.48 | 16 | 0.64 | 0.82 | 36 | 0.46 | 0.66 | 27 | 0.89 | 1.60 | 6 | 1.30 | 2.13 | 4 |
| Time deposits < \$250K | 0.28 | 0.44 | 23 | 0.55 | 0.78 | 30 | 0.43 | 0.62 | 26 | 0.76 | 1.49 | 5 | 1.15 | 1.91 | 10 |
| Other domestic deposits | 0.12 | 0.13 | 57 | 0.21 | 0.17 | 68 | 0.16 | 0.15 | 63 | 0.32 | 0.36 | 47 | 0.46 | 0.86 | 14 |
| Foreign deposits | 0 | 0.14 | | 0 | 0.13 | | 0 | 0.14 | | 0 | 1.24 | | 0 | 2.53 | |
| Federal funds purchased and repos..... | 0.10 | 0.16 | 35 | 0.27 | 0.18 | 81 | 0.19 | 0.17 | 74 | 0.41 | 0.37 | 66 | 0.89 | 1.23 | 44 |
| Other borrowed funds and trading liabilities | 3.51 | 1.14 | 96 | 0 | 1.38 | 4 | 3.85 | 1.27 | 95 | 0.36 | 0.55 | 58 | 0.40 | 1.03 | 49 |
| All interest-bearing funds..... | 0.14 | 0.31 | 16 | 0.24 | 0.42 | 23 | 0.19 | 0.37 | 19 | 0.36 | 0.79 | 8 | 0.55 | 1.34 | 4 |

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

| Dollar Amount in Thousands | 03/31/2022 | 03/31/2021 | 12/31/2021 | 12/31/2020 | 12/31/2019 |
|--|------------|------------|------------|------------|------------|
| Non-interest Income and Expenses | | | | | |
| Total non-interest income | 16,290 | 17,280 | 67,849 | 63,483 | 50,150 |
| Fiduciary activities income | 5,437 | 5,112 | 21,805 | 18,856 | 17,667 |
| Service charges on deposit accounts - domestic | 1,756 | 1,446 | 6,088 | 5,845 | 6,820 |
| Trading revenue..... | 0 | 0 | 0 | 0 | 0 |
| Investment banking fees and commissions..... | 1,055 | 917 | 4,056 | 3,364 | 3,065 |
| Insurance activities revenue..... | -2 | 1 | 16 | 369 | 27 |
| Venture capital revenue..... | 0 | 0 | 0 | 0 | 0 |
| Net servicing fees | 37 | 45 | 166 | 135 | 79 |
| Net securitization income | 0 | 0 | 0 | 0 | 0 |
| Net gains (losses) on sales of loans, OREO, other assets..... | 427 | 3,573 | 7,687 | 12,423 | 3,629 |
| Other non-interest income..... | 7,580 | 6,186 | 28,031 | 22,491 | 18,863 |
| Total overhead expenses | 59,703 | 54,711 | 229,914 | 208,740 | 193,261 |
| Personnel expense..... | 38,074 | 34,680 | 141,916 | 130,113 | 115,573 |
| Net occupancy expense..... | 6,212 | 6,015 | 23,879 | 22,223 | 21,201 |
| Goodwill impairment losses | 0 | 0 | 0 | 0 | 0 |
| Amortization expenses and impairment loss (other intangible assets)..... | 0 | 0 | 0 | 0 | 0 |
| Other operating expenses..... | 15,417 | 14,016 | 64,119 | 56,404 | 56,487 |
| Fee income on mutual funds and annuities..... | 1,054 | 916 | 4,056 | 3,364 | 3,065 |
| Memoranda | | | | | |
| Assets under management in proprietary mutual funds and annuities | 0 | 0 | 0 | 0 | 0 |
| Number of equivalent employees | 1,101 | 1,087 | 1,092 | 1,066 | 1,017 |
| Average personnel expense per employee..... | 34.58 | 31.90 | 129.96 | 122.06 | 113.64 |
| Average assets per employee..... | 9,938.74 | 8,995.44 | 9,481.02 | 7,989.23 | 6,486.89 |

| BHC | Peer # 1 | Pct | BHC | Peer # 1 | Pct | BHC | Peer # 1 | Pct | BHC | Peer # 2 | Pct | BHC | Peer # 2 | Pct |
|---|----------|-------|-----|----------|-------|-----|----------|-------|-----|----------|-------|-----|----------|-------|
| Analysis Ratios | | | | | | | | | | | | | | |
| Mutual fund fee income / Non-interest income | 6.47 | 2.26 | 87 | 5.30 | 2.10 | 84 | 5.98 | 2.17 | 87 | 5.30 | 0.51 | 91 | 6.11 | 0.66 |
| Overhead expenses / Net Interest Income + non-interest income | 69.27 | 61.09 | 80 | 62.75 | 59.31 | 67 | 62.66 | 59.28 | 62 | 62.17 | 61.22 | 56 | 63.32 | 61.79 |
| Percent of Average Assets | | | | | | | | | | | | | | |
| Total overhead expense | 2.18 | 2.18 | 57 | 2.24 | 2.28 | 52 | 2.22 | 2.17 | 57 | 2.45 | 2.48 | 50 | 2.93 | 2.59 |
| Personnel expense..... | 1.39 | 1.21 | 75 | 1.42 | 1.28 | 66 | 1.37 | 1.21 | 68 | 1.53 | 1.42 | 62 | 1.75 | 1.50 |
| Net occupancy expense..... | 0.23 | 0.23 | 52 | 0.25 | 0.24 | 51 | 0.23 | 0.23 | 51 | 0.26 | 0.30 | 36 | 0.32 | 0.32 |
| Other operating expenses..... | 0.56 | 0.71 | 36 | 0.57 | 0.73 | 35 | 0.62 | 0.72 | 44 | 0.66 | 0.73 | 43 | 0.86 | 0.76 |
| Overhead less non-interest income | 1.59 | 1.18 | 83 | 1.53 | 1.10 | 84 | 1.57 | 1.10 | 87 | 1.71 | 1.44 | 72 | 2.17 | 1.65 |
| Percent of Adjusted Operating Income (Tax Equivalent) | | | | | | | | | | | | | | |
| Total overhead expense | 69.23 | 60.59 | 80 | 62.69 | 58.69 | 68 | 62.62 | 58.83 | 65 | 61.19 | 58.93 | 63 | 63.23 | 59.91 |
| Personnel expense..... | 44.15 | 33.94 | 91 | 39.74 | 33.28 | 82 | 38.65 | 32.93 | 78 | 38.14 | 33.88 | 81 | 37.81 | 34.17 |
| Net occupancy expense..... | 7.20 | 6.43 | 60 | 6.89 | 6.42 | 60 | 6.50 | 6.23 | 55 | 6.51 | 7.04 | 42 | 6.94 | 7.50 |
| Other operating expenses..... | 17.88 | 19.35 | 40 | 16.06 | 18.45 | 39 | 17.46 | 19.18 | 42 | 16.54 | 17.57 | 44 | 18.48 | 17.93 |
| Total non-interest income | 18.89 | 26.24 | 35 | 19.80 | 28.42 | 33 | 18.48 | 27.67 | 31 | 18.61 | 23.45 | 44 | 16.41 | 19.83 |
| Fiduciary activities income | 6.30 | 2.31 | 86 | 5.86 | 2.15 | 86 | 5.94 | 2.20 | 86 | 5.53 | 1.45 | 88 | 5.78 | 1.61 |
| Service charges on domestic deposit accounts | 2.04 | 3.51 | 30 | 1.66 | 3.21 | 24 | 1.66 | 3.27 | 27 | 1.71 | 2.67 | 36 | 2.23 | 3.21 |
| Trading revenue..... | 0 | 0.53 | 34 | 0 | 0.97 | 24 | 0 | 0.62 | 27 | 0 | 0.10 | 39 | 0 | 0.07 |
| Investment banking fees and commissions..... | 1.22 | 2.33 | 45 | 1.05 | 2.51 | 42 | 1.10 | 2.58 | 41 | 0.99 | 1.03 | 62 | 1 | 0.91 |
| Insurance activities revenue..... | 0 | 0.38 | 1 | 0 | 0.38 | 26 | 0 | 0.36 | 28 | 0.11 | 0.41 | 68 | 0.01 | 0.37 |
| Venture capital revenue..... | 0 | 0.02 | 43 | 0 | 0.02 | 45 | 0 | 0.04 | 44 | 0 | 0 | 48 | 0 | 0.50 |
| Net servicing fees | 0.04 | 1.49 | 29 | 0.05 | 0.99 | 33 | 0.05 | 0.60 | 30 | 0.04 | 0 | 57 | 0.03 | 0.22 |
| Net securitization income | 0 | 0 | 48 | 0 | 0.01 | 45 | 0 | 0.01 | 44 | 0 | 0 | 48 | 0 | 0.48 |
| Net gain (loss) - sales of loans, OREO, and other assets | 0.50 | 1.74 | 35 | 4.09 | 3.74 | 62 | 2.09 | 3.30 | 46 | 3.64 | 5.55 | 57 | 1.19 | 2.27 |
| Other non-interest income..... | 8.79 | 8.92 | 60 | 7.09 | 8.65 | 48 | 7.63 | 9.27 | 46 | 6.59 | 7.76 | 44 | 6.17 | 7.41 |
| Overhead less non-interest income | 50.34 | 33.42 | 88 | 42.89 | 29.66 | 84 | 44.14 | 30.52 | 89 | 42.58 | 34.63 | 72 | 46.82 | 39.47 |
| Applicable income taxes / Pretax net operating income (tax equivalent)..... | 21.48 | 20.83 | 58 | 21.93 | 21.04 | 55 | 21.80 | 21.18 | 55 | 21.96 | 20.30 | 53 | 21.88 | 21.51 |
| Applicable income tax + TE / Pretax net operating income + TE | 21.65 | 22.92 | 37 | 22.21 | 22.74 | 45 | 22.01 | 22.67 | 37 | 22.34 | 22.51 | 41 | 22.31 | 23.31 |

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Assets

| | Dollar Amount in Thousands | 03/31/2022 | 03/31/2021 | 12/31/2021 | 12/31/2020 | 12/31/2019 | Percent Change | |
|---|----------------------------|------------|------------|------------|------------|------------|----------------|--------|
| | | | | | | | 1-Year | 5-Year |
| Real estate loans | 3,719,693 | 3,203,300 | 3,682,437 | 3,181,695 | 2,854,185 | 16.12 | 62.64 | |
| Commercial and industrial loans | 1,196,647 | 2,128,357 | 1,298,752 | 1,917,962 | 1,210,405 | -43.78 | 12.04 | |
| Loans to individuals | 107,714 | 123,842 | 124,801 | 114,867 | 137,487 | -13.02 | 4.60 | |
| Loans to depository institutions and acceptances of other banks | 0 | 0 | 0 | 0 | 0 | | | |
| Agricultural loans | 219,838 | 216,236 | 233,249 | 236,216 | 226,569 | 1.67 | 36.80 | |
| Other loans and leases | 207,696 | 160,344 | 196,836 | 140,792 | 113,951 | 29.53 | 41.94 | |
| Less: Unearned income | 0 | 0 | 0 | 0 | 0 | | | |
| Loans and leases, net of unearned income | 5,451,588 | 5,832,079 | 5,536,075 | 5,591,532 | 4,542,597 | -6.52 | 44.79 | |
| Less: Allowance for loan and lease losses | 140,904 | 139,160 | 140,603 | 132,811 | 96,415 | 1.25 | 60.94 | |
| Net loans and leases | 5,310,684 | 5,692,919 | 5,395,472 | 5,458,721 | 4,446,182 | -6.71 | 44.41 | |
| Debt securities that reprice or mature in over 1 year | 3,677,303 | 3,064,807 | 3,289,060 | 2,543,680 | 1,895,394 | 19.98 | 180.06 | |
| Mutual funds and equity securities | 22 | 15 | 16 | 13 | 13 | 46.67 | | |
| Subtotal | 8,988,009 | 8,757,741 | 8,684,548 | 8,002,414 | 6,341,589 | 2.63 | 80.10 | |
| Interest-bearing bank balances | 1,632,922 | 961,600 | 1,987,135 | 1,463,300 | 523,953 | 69.81 | 461.82 | |
| Federal funds sold and reverse repos | 0 | 0 | 0 | 0 | 0 | | | |
| Debt securities that reprice or mature within 1 year | 38,069 | 38,041 | 36,695 | 34,680 | 429 | 0.07 | -56.97 | |
| Trading assets | 0 | 0 | 0 | 0 | 0 | | | |
| Total earning assets | 10,659,000 | 9,757,382 | 10,708,378 | 9,500,394 | 6,865,971 | 9.24 | 98.50 | |
| Non-interest-bearing cash and due from depository institutions | 109,115 | 114,332 | 62,283 | 101,565 | 102,603 | -4.56 | 32.14 | |
| Premises, fixed assets, and leases | 103,439 | 105,952 | 104,196 | 108,507 | 105,590 | -2.37 | 139.23 | |
| Other real estate owned | 0 | 0 | 0 | 0 | 0 | | -100.00 | |
| Investment in unconsolidated subsidiaries | 22,443 | 22,818 | 22,746 | 7,986 | 887 | -1.64 | 2254.98 | |
| Intangible and other assets | 190,213 | 107,705 | 191,964 | 95,511 | 89,613 | 76.61 | 81.40 | |
| Total assets | 11,084,210 | 10,108,189 | 11,089,567 | 9,813,963 | 7,164,664 | 9.66 | 97.88 | |
| Quarterly average assets | 10,942,548 | 9,778,041 | 10,946,007 | 9,484,120 | 6,864,680 | 11.91 | 95.07 | |
| Average loans and leases (YTD) | 5,451,003 | 5,654,597 | 5,626,002 | 5,396,810 | 4,305,262 | -3.60 | 44.71 | |
| Memoranda | | | | | | | | |
| Loans held-for-sale | 5,018 | 9,937 | 4,283 | 28,572 | 29,266 | -49.50 | -60.13 | |
| Loans not held-for-sale | 5,446,570 | 5,822,142 | 5,531,792 | 5,562,960 | 4,513,331 | -6.45 | 45.15 | |
| Real estate loans secured by 1–4 family | 1,244,158 | 948,801 | 1,185,796 | 976,987 | 869,280 | 31.13 | 92.93 | |
| Commercial real estate loans | 2,426,975 | 2,211,649 | 2,444,473 | 2,160,090 | 1,946,099 | 9.74 | 50.89 | |
| Construction and land development | 527,278 | 538,561 | 541,948 | 531,626 | 461,067 | -2.10 | 56.61 | |
| Multifamily | 199,939 | 220,666 | 220,422 | 207,934 | 177,247 | -9.39 | 50.53 | |
| Nonfarm nonresidential | 1,699,758 | 1,452,422 | 1,682,103 | 1,420,530 | 1,307,785 | 17.03 | 49.25 | |
| Real estate loans secured by farmland | 48,560 | 42,850 | 52,168 | 44,618 | 38,806 | 13.33 | 43.83 | |
| Total investment securities | 3,715,394 | 3,102,863 | 3,325,771 | 2,578,373 | 1,895,836 | 19.74 | 165.10 | |
| U.S. Treasury securities | 676,237 | 46,954 | 291,727 | 49,301 | 25,706 | 1340.21 | 521.21 | |
| US agency securities (excluding mortgage-backed securities) | 1,218,348 | 1,255,466 | 1,232,993 | 1,012,865 | 1,353,336 | -2.96 | 57.71 | |
| Municipal securities | 7,475 | 8,432 | 7,904 | 8,486 | 9,046 | -11.35 | 95.99 | |
| Mortgage-backed securities | 1,813,312 | 1,791,996 | 1,793,131 | 1,507,708 | 507,735 | 1.19 | 251.21 | |
| Asset-backed securities | 0 | 0 | 0 | 0 | 0 | | | |
| Other debt securities | 0 | 0 | 0 | 0 | 0 | | | |
| Mutual funds and equity securities | 22 | 15 | 16 | 13 | 13 | 46.67 | | |
| Available-for-sale securities | 594,095 | 1,598,637 | 538,719 | 1,700,704 | 1,247,616 | -62.84 | -38.28 | |
| U.S. Treasury securities | 192,066 | 46,954 | 100,798 | 49,301 | 25,706 | 309.05 | 76.44 | |
| US agency securities (excluding mortgage-backed securities) | 50,313 | 567,606 | 52,162 | 593,482 | 904,545 | -91.14 | -89.25 | |
| Municipal securities | 3,968 | 4,825 | 4,372 | 4,858 | 5,342 | -17.76 | 192.41 | |
| Mortgage-backed securities | 347,748 | 979,252 | 381,387 | 1,053,063 | 312,023 | -64.49 | -9.50 | |
| Asset-backed securities | 0 | 0 | 0 | 0 | 0 | | | |
| Other debt securities | 0 | 0 | 0 | 0 | 0 | | | |
| Mutual funds and equity securities | 0 | 0 | 0 | 0 | 0 | | | |
| Held-to-maturity securities appreciation (depreciation) | -201,918 | -15,115 | -27,277 | 30,336 | 5,199 | | | |
| Available-for-sale securities appreciation (depreciation) | -20,461 | 22,012 | 4,308 | 80,561 | 11,413 | | | |
| Structured notes, fair value | 0 | 0 | 0 | 0 | 0 | | | |
| Pledged securities | 438,190 | 402,502 | 389,235 | 393,299 | 410,992 | 8.87 | 0.66 | |

Liabilities and Changes in Capital

| Dollar Amount in Thousands | 03/31/2022 | 03/31/2021 | 12/31/2021 | 12/31/2020 | 12/31/2019 | Percent Change | |
|--|------------|------------|------------|------------|------------|----------------|---------|
| | | | | | | 1-Year | 5-Year |
| Demand deposits | 943,961 | 873,122 | 994,439 | 885,108 | 669,655 | 8.11 | 91.80 |
| NOW, ATS and transaction accounts | 114,902 | 94,320 | 105,892 | 93,902 | 72,142 | 21.82 | 108.46 |
| Time deposits less brokered deposits < \$250K | 158,699 | 170,730 | 161,490 | 175,629 | 193,938 | -7.05 | -19.53 |
| MMDA and other savings accounts | 8,651,920 | 7,825,944 | 8,590,708 | 7,495,199 | 5,247,958 | 10.55 | 116.95 |
| Other non-interest-bearing deposits | 0 | 0 | 0 | 0 | 0 | 0 | |
| Core deposits | 9,869,482 | 8,964,116 | 9,852,529 | 8,649,838 | 6,183,693 | 10.10 | 108.55 |
| Time deposits of \$250K or more | 35,047 | 39,344 | 37,741 | 48,953 | 43,169 | -10.92 | -45.74 |
| Foreign deposits | 0 | 0 | 0 | 0 | 0 | | |
| Federal funds purchased and repos | 235,649 | 226,729 | 239,511 | 216,428 | 163,069 | 3.93 | 1.23 |
| Secured federal funds purchased | 0 | 0 | 0 | 0 | 0 | | |
| Commercial paper | 0 | 0 | 0 | 0 | 0 | | |
| Other borrowings w/remaining maturity of 1 year or less | 20,063 | 0 | 20,063 | 0 | 161 | | |
| Other borrowings w/remaining maturity over 1 year | 0 | 0 | 0 | 0 | 19,820 | | |
| Brokered deposits < \$250K | 0 | 0 | 0 | 0 | 0 | | -100.00 |
| Noncore funding | 290,759 | 266,073 | 297,315 | 265,381 | 226,219 | 9.28 | -9.29 |
| Trading liabilities | 0 | 0 | 0 | 0 | 0 | | |
| Subordinated notes and debentures + trust preferred securities | 0 | 0 | 0 | 0 | 0 | | |
| Other liabilities | 95,789 | 101,432 | 106,778 | 92,226 | 58,848 | -5.56 | 141.64 |
| Total liabilities | 10,256,030 | 9,331,621 | 10,256,622 | 9,007,445 | 6,468,760 | 9.91 | 101.39 |
| Equity Capital | | | | | | | |
| Perpetual preferred stock (including surplus) | 0 | 0 | 0 | 0 | 0 | | |
| Common stock | 18,650 | 24,585 | 19,262 | 24,241 | 26,756 | -24.14 | -35.39 |
| Common surplus | 32,665 | 32,665 | 32,665 | 32,665 | 32,665 | 0.00 | 0.00 |
| Retained earnings | 799,737 | 723,348 | 783,617 | 707,389 | 649,845 | 10.56 | 65.66 |
| Accumulated other comprehensive income | -22,872 | -4,030 | -2,599 | 42,223 | -13,344 | | |
| Other equity capital components | 0 | 0 | 0 | 0 | -18 | | |
| Total holding company equity capital | 828,180 | 776,568 | 832,945 | 806,518 | 695,904 | 6.65 | 62.73 |
| Noncontrolling (minority) interest in subsidiaries | 0 | 0 | 0 | 0 | 0 | | |
| Total equity capital, including minority interest | 828,180 | 776,568 | 832,945 | 806,518 | 695,904 | 6.65 | 62.73 |
| Total liabilities and capital | 11,084,210 | 10,108,189 | 11,089,567 | 9,813,963 | 7,164,664 | 9.66 | 97.88 |
| Memoranda | | | | | | | |
| Non-interest-bearing deposits | 4,604,568 | 4,247,011 | 4,593,153 | 4,151,294 | 2,817,134 | 8.42 | 138.44 |
| Interest-bearing deposits | 5,299,961 | 4,756,449 | 5,297,117 | 4,547,497 | 3,409,728 | 11.43 | 83.44 |
| Total deposits | 9,904,529 | 9,003,460 | 9,890,270 | 8,698,791 | 6,226,862 | 10.01 | 105.48 |
| Long-term debt that reprices within 1 year | 0 | 0 | 0 | 0 | 0 | | |
| Changes in Holding Company Equity Capital | | | | | | | |
| Equity capital, previous year-end as amended | 832,945 | 806,518 | 806,518 | 695,904 | 602,665 | | |
| Accounting restatements | 0 | 0 | 0 | 0 | 0 | | |
| Net income | 20,795 | 20,662 | 100,030 | 76,312 | 83,284 | | |
| Net sale of new perpetual preferred stock | 0 | 0 | 0 | 0 | 0 | | |
| Net sale of new common stock | -612 | 345 | -4,979 | -2,515 | -5,668 | | |
| Sale of treasury stock | 1,002 | 0 | 7,322 | 4,746 | 7,952 | | |
| Less: Purchase of treasury stock | 1,002 | 0 | 7,322 | 4,727 | 7,971 | | |
| Changes incident to business combinations | 0 | 0 | 0 | 0 | 0 | | |
| Less: Dividends declared | 4,675 | 4,702 | 23,801 | 18,769 | 17,872 | | |
| Change in other comprehensive income | -20,273 | -46,255 | -44,823 | 55,567 | 33,514 | | |
| Changes in debit to ESOP liability | 0 | 0 | 0 | 0 | 0 | | |
| Other adjustments to equity capital | 0 | 0 | 0 | 0 | 0 | | |
| Holding company equity capital, ending balance | 828,180 | 776,568 | 832,945 | 806,518 | 695,904 | | |

Percent Composition of Assets

| | 03/31/2022 | | | 03/31/2021 | | | 12/31/2021 | | | 12/31/2020 | | | 12/31/2019 | | |
|---|------------|----------|-----|------------|----------|-----|------------|----------|-----|------------|----------|-----|------------|----------|-----|
| | BHC | Peer # 1 | Pct | BHC | Peer # 1 | Pct | BHC | Peer # 1 | Pct | BHC | Peer # 2 | Pct | BHC | Peer # 2 | Pct |
| Percent of Total Assets | | | | | | | | | | | | | | | |
| Real estate loans | 33.56 | 37.11 | 35 | 31.69 | 36.10 | 35 | 33.21 | 36.25 | 35 | 32.42 | 48.33 | 11 | 39.84 | 52.67 | 20 |
| Commercial and industrial loans | 10.80 | 10.78 | 57 | 21.06 | 13.88 | 83 | 11.71 | 10.76 | 63 | 19.54 | 13.47 | 78 | 16.89 | 11.45 | 80 |
| Loans to individuals | 0.97 | 3.61 | 44 | 1.23 | 3.42 | 50 | 1.13 | 3.36 | 46 | 1.17 | 2.29 | 57 | 1.92 | 2.71 | 65 |
| Loans to depository institutions and acceptances of other banks | 0 | 0.02 | 34 | 0 | 0.02 | 32 | 0 | 0.02 | 34 | 0 | 0 | 45 | 0 | 0 | 44 |
| Agricultural loans..... | 1.98 | 0.17 | 94 | 2.14 | 0.19 | 94 | 2.10 | 0.18 | 93 | 2.41 | 0.43 | 90 | 3.16 | 0.53 | 91 |
| Other loans and leases..... | 1.87 | 4.19 | 29 | 1.59 | 4.29 | 27 | 1.77 | 4.47 | 26 | 1.43 | 1.39 | 68 | 1.59 | 1.08 | 72 |
| Net loans and leases..... | 47.91 | 59.31 | 17 | 56.32 | 60.99 | 29 | 48.65 | 58.67 | 19 | 55.62 | 69.27 | 11 | 62.06 | 72.36 | 14 |
| Debt securities over 1 year..... | 33.18 | 19.47 | 88 | 30.32 | 16.70 | 92 | 29.66 | 19.46 | 80 | 25.92 | 13.53 | 91 | 26.45 | 13.66 | 91 |
| Mutual funds and equity securities | 0 | 0.06 | 25 | 0 | 0.06 | 29 | 0 | 0.06 | 28 | 0 | 0.05 | 45 | 0 | 0.06 | 37 |
| Subtotal | 81.09 | 80.04 | 47 | 86.64 | 78.43 | 84 | 78.31 | 79.22 | 38 | 81.54 | 83.47 | 33 | 88.51 | 86.76 | 63 |
| Interest-bearing bank balances | 14.73 | 7.18 | 85 | 9.51 | 9.08 | 56 | 17.92 | 8.50 | 90 | 14.91 | 6.78 | 89 | 7.31 | 2.97 | 86 |
| Federal funds sold and reverse repos | 0 | 0.55 | 27 | 0 | 0.50 | 27 | 0 | 0.54 | 28 | 0 | 0.02 | 38 | 0 | 0.03 | 36 |
| Debt securities 1 year or less | 0.34 | 1.65 | 22 | 0.38 | 1.59 | 20 | 0.33 | 1.56 | 22 | 0.35 | 2.03 | 18 | 0.01 | 2.10 | 3 |
| Trading assets | 0 | 0.52 | 20 | 0 | 0.56 | 19 | 0 | 0.49 | 19 | 0 | 0.04 | 38 | 0 | 0.03 | 38 |
| Total earning assets..... | 96.16 | 91.28 | 97 | 96.53 | 91.48 | 97 | 96.56 | 91.77 | 96 | 96.80 | 92.98 | 95 | 95.83 | 92.39 | 91 |
| Non-interest cash and due from depository institutions..... | 0.98 | 0.96 | 57 | 1.13 | 1 | 60 | 0.56 | 0.82 | 25 | 1.03 | 1.07 | 55 | 1.43 | 1.14 | 70 |
| Other real estate owned..... | 0 | 0.01 | 11 | 0 | 0.02 | 5 | 0 | 0.01 | 9 | 0 | 0.03 | 13 | 0 | 0.04 | 10 |
| All other assets..... | 2.85 | 7.70 | 1 | 2.34 | 7.44 | 1 | 2.88 | 7.35 | 3 | 2.16 | 5.87 | 2 | 2.74 | 6.41 | 3 |
| Memoranda | | | | | | | | | | | | | | | |
| Short-term investments | 15.08 | 10.28 | 77 | 9.89 | 11.92 | 45 | 18.25 | 11.47 | 80 | 15.26 | 9.38 | 82 | 7.32 | 5.36 | 69 |
| U.S. Treasury securities..... | 6.10 | 1.80 | 85 | 0.46 | 0.98 | 64 | 2.63 | 1.47 | 77 | 0.50 | 0.19 | 85 | 0.36 | 0.29 | 76 |
| US agency securities (excluding mortgage-backed securities) | 10.99 | 0.79 | 98 | 12.42 | 0.73 | 99 | 11.12 | 0.82 | 99 | 10.32 | 1.28 | 95 | 18.89 | 1.25 | 99 |
| Municipal securities | 0.07 | 1.72 | 23 | 0.08 | 1.77 | 23 | 0.07 | 1.73 | 23 | 0.09 | 2.96 | 19 | 0.13 | 2.58 | 17 |
| Mortgage-backed securities | 16.36 | 14.04 | 62 | 17.73 | 12.38 | 76 | 16.17 | 14.14 | 64 | 15.36 | 8.52 | 84 | 7.09 | 9.38 | 38 |
| Asset-backed securities | 0 | 0.56 | 22 | 0 | 0.35 | 25 | 0 | 0.50 | 24 | 0 | 0.35 | 32 | 0 | 0.30 | 34 |
| Other debt securities | 0 | 0.55 | 8 | 0 | 0.46 | 8 | 0 | 0.53 | 8 | 0 | 0.60 | 12 | 0 | 0.53 | 15 |
| Loans held-for-sale..... | 0.05 | 0.40 | 36 | 0.10 | 0.46 | 32 | 0.04 | 0.55 | 31 | 0.29 | 0.58 | 49 | 0.41 | 0.39 | 74 |
| Loans held for investment | 49.14 | 59.15 | 21 | 57.60 | 61.15 | 32 | 49.88 | 58.06 | 22 | 56.68 | 69.07 | 13 | 62.99 | 72.01 | 17 |
| Real estate loans secured by 1–4 family | 11.22 | 11.67 | 49 | 9.39 | 11.69 | 39 | 10.69 | 11.46 | 50 | 9.96 | 14.47 | 39 | 12.13 | 16.02 | 39 |
| Revolving | 1.69 | 1.40 | 60 | 1.82 | 1.51 | 61 | 1.61 | 1.42 | 59 | 1.92 | 1.79 | 57 | 2.37 | 2.24 | 57 |
| Closed-end, secured by first liens | 9.42 | 9.94 | 51 | 7.38 | 9.76 | 40 | 8.94 | 9.67 | 47 | 7.79 | 12.11 | 35 | 9.28 | 13.07 | 36 |
| Closed-end, secured by junior liens | 0.12 | 0.17 | 54 | 0.18 | 0.21 | 57 | 0.14 | 0.17 | 58 | 0.25 | 0.27 | 52 | 0.48 | 0.37 | 65 |
| Commercial real estate loans | 21.90 | 23.42 | 47 | 21.88 | 22.27 | 47 | 22.04 | 22.69 | 49 | 22.01 | 30.65 | 20 | 27.16 | 33.26 | 32 |
| Construction and land development | 4.76 | 3.49 | 65 | 5.33 | 3.32 | 77 | 4.89 | 3.34 | 67 | 5.42 | 4.32 | 65 | 6.44 | 5 | 70 |
| Multifamily..... | 1.80 | 3.52 | 37 | 2.18 | 3.21 | 41 | 1.99 | 3.57 | 38 | 2.12 | 5.03 | 31 | 2.47 | 4.76 | 36 |
| Nonfarm nonresidential | 15.33 | 15.11 | 51 | 14.37 | 14.77 | 47 | 15.17 | 14.57 | 53 | 14.47 | 19.97 | 24 | 18.25 | 21.85 | 33 |
| Real estate loans secured by farmland..... | 0.44 | 0.33 | 71 | 0.42 | 0.33 | 70 | 0.47 | 0.30 | 71 | 0.45 | 0.85 | 58 | 0.54 | 0.95 | 58 |

Loan Mix and Analysis of Concentrations of Credit

| | 03/31/2022 | | | 03/31/2021 | | | 12/31/2021 | | | 12/31/2020 | | | 12/31/2019 | | |
|--|------------|----------|-----|------------|----------|-----|------------|----------|-----|------------|----------|-----|------------|----------|-----|
| | BHC | Peer # 1 | Pct | BHC | Peer # 1 | Pct | BHC | Peer # 1 | Pct | BHC | Peer # 2 | Pct | BHC | Peer # 2 | Pct |
| | 68.23 | 61.87 | 54 | 54.93 | 57.91 | 37 | 66.52 | 61.05 | 51 | 56.90 | 69.38 | 21 | 62.83 | 72.74 | 26 |
| Loan Mix, Percent of Gross Loans and Leases | | | | | | | | | | | | | | | |
| Real estate loans | 68.23 | 61.87 | 54 | 54.93 | 57.91 | 37 | 66.52 | 61.05 | 51 | 56.90 | 69.38 | 21 | 62.83 | 72.74 | 26 |
| Real estate loans secured by 1–4 family..... | 22.82 | 20.07 | 62 | 16.27 | 19.43 | 38 | 21.42 | 19.86 | 54 | 17.47 | 20.91 | 45 | 19.14 | 22.29 | 46 |
| Revolving | 3.43 | 2.35 | 68 | 3.16 | 2.45 | 61 | 3.23 | 2.43 | 62 | 3.37 | 2.61 | 66 | 3.74 | 3.13 | 61 |
| Closed-end..... | 19.39 | 17.49 | 62 | 13.11 | 16.76 | 36 | 18.19 | 17.24 | 58 | 14.10 | 17.94 | 42 | 15.40 | 18.71 | 44 |
| Commercial real estate loans | 44.52 | 38.39 | 57 | 37.92 | 35.36 | 52 | 44.16 | 37.86 | 55 | 38.63 | 44.23 | 30 | 42.84 | 46.16 | 42 |
| Construction and land development..... | 9.67 | 5.82 | 78 | 9.23 | 5.29 | 79 | 9.79 | 5.65 | 80 | 9.51 | 6.26 | 78 | 10.15 | 6.97 | 73 |
| 1–4 family..... | 1.61 | 1.29 | 66 | 1.35 | 1.05 | 69 | 1.53 | 1.18 | 67 | 1.35 | 1.14 | 62 | 1.81 | 1.47 | 69 |
| Other..... | 8.07 | 4.49 | 82 | 7.89 | 4.21 | 87 | 8.26 | 4.40 | 83 | 8.16 | 4.94 | 84 | 8.34 | 5.34 | 78 |
| Multifamily..... | 3.67 | 5.66 | 45 | 3.78 | 5.08 | 48 | 3.98 | 5.78 | 44 | 3.72 | 7.01 | 36 | 3.90 | 6.42 | 43 |
| Nonfarm nonresidential | 31.18 | 25 | 64 | 24.90 | 23.47 | 48 | 30.38 | 24.56 | 63 | 25.41 | 29.04 | 34 | 28.79 | 30.59 | 42 |
| Owner-occupied..... | 13.92 | 8.44 | 80 | 11.87 | 7.93 | 74 | 13.45 | 8.29 | 80 | 12.14 | 10 | 70 | 14.15 | 10.68 | 77 |
| Other..... | 17.26 | 16.32 | 54 | 13.03 | 15.25 | 38 | 16.93 | 15.94 | 55 | 13.27 | 18.53 | 25 | 14.64 | 19.36 | 30 |
| Real estate loans secured by farmland..... | 0.89 | 0.59 | 74 | 0.73 | 0.56 | 71 | 0.94 | 0.54 | 74 | 0.80 | 1.30 | 62 | 0.85 | 1.38 | 59 |
| Loans to depository institutions and acceptances of other banks..... | 0 | 0.03 | 34 | 0 | 0.03 | 32 | 0 | 0.04 | 34 | 0 | 0 | 45 | 0 | 0 | 44 |
| Commercial and industrial loans | 21.95 | 18.81 | 62 | 36.49 | 23.16 | 83 | 23.46 | 18.86 | 67 | 34.30 | 19.85 | 88 | 26.65 | 16.16 | 82 |
| Loans to individuals | 1.98 | 6.52 | 43 | 2.12 | 6.02 | 47 | 2.25 | 6.24 | 49 | 2.05 | 3.53 | 59 | 3.03 | 4 | 67 |
| Credit card loans | 0.20 | 0.51 | 65 | 0.20 | 0.50 | 67 | 0.22 | 0.53 | 66 | 0.21 | 0.03 | 89 | 0.35 | 0.04 | 93 |
| Agricultural loans..... | 4.03 | 0.31 | 95 | 3.71 | 0.33 | 94 | 4.21 | 0.34 | 93 | 4.22 | 0.69 | 91 | 4.99 | 0.78 | 91 |
| Other loans and leases..... | 3.81 | 8.03 | 38 | 2.75 | 8.05 | 29 | 3.56 | 8.75 | 33 | 2.52 | 2.07 | 70 | 2.51 | 1.48 | 73 |
| Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted) | | | | | | | | | | | | | | | |
| Real estate loans | 374.99 | 395.39 | 41 | 348.28 | 382.51 | 39 | 377.24 | 391.81 | 41 | 354.66 | 473.75 | 17 | 354.27 | 493.53 | 19 |
| Real estate loans secured by 1–4 family..... | 125.42 | 125.02 | 51 | 103.16 | 124.29 | 42 | 121.48 | 126.06 | 49 | 108.90 | 142.34 | 39 | 107.90 | 151.03 | 35 |
| Revolving | 18.86 | 14.84 | 63 | 20.05 | 16.14 | 63 | 18.34 | 15.44 | 61 | 21.03 | 17.81 | 60 | 21.08 | 21.25 | 57 |
| Closed-end..... | 106.57 | 108.83 | 54 | 83.10 | 106.79 | 39 | 103.14 | 108.85 | 49 | 87.88 | 122.21 | 37 | 86.82 | 127.10 | 34 |
| Commercial real estate loans | 244.67 | 249.33 | 50 | 240.46 | 237.40 | 47 | 250.42 | 245.88 | 50 | 240.78 | 302.08 | 28 | 241.55 | 311.74 | 28 |
| Construction and land development..... | 53.16 | 36.95 | 70 | 58.55 | 35.26 | 78 | 55.52 | 35.95 | 73 | 59.26 | 42.85 | 73 | 57.23 | 46.63 | 64 |
| 1–4 family..... | 8.82 | 8.02 | 61 | 8.55 | 6.84 | 67 | 8.67 | 7.42 | 63 | 8.42 | 7.52 | 62 | 10.21 | 9.52 | 61 |
| Other..... | 44.33 | 28.49 | 76 | 50 | 28.01 | 81 | 46.85 | 28.11 | 77 | 50.84 | 33.94 | 78 | 47.02 | 35.90 | 68 |
| Multifamily..... | 20.16 | 37.99 | 38 | 23.99 | 34.02 | 42 | 22.58 | 38.66 | 40 | 23.18 | 48.67 | 35 | 22 | 44.76 | 36 |
| Nonfarm nonresidential | 171.35 | 160.85 | 54 | 157.91 | 157.71 | 48 | 172.32 | 158.05 | 56 | 158.35 | 198.42 | 31 | 162.32 | 206.64 | 29 |
| Owner-occupied..... | 76.48 | 53.96 | 70 | 75.26 | 52.99 | 72 | 76.30 | 52.99 | 72 | 75.64 | 67.98 | 60 | 79.79 | 71.54 | 61 |
| Other..... | 94.87 | 105.37 | 45 | 82.65 | 102.29 | 36 | 96.02 | 102.54 | 49 | 82.71 | 125.78 | 24 | 82.53 | 130.65 | 25 |
| Real estate loans secured by farmland..... | 4.90 | 3.46 | 73 | 4.66 | 3.50 | 70 | 5.34 | 3.22 | 73 | 4.97 | 8.35 | 60 | 4.82 | 8.66 | 59 |
| Loans to depository institutions and acceptances of other banks..... | 0 | 0.18 | 34 | 0 | 0.18 | 32 | 0 | 0.21 | 34 | 0 | 0.03 | 45 | 0 | 0.01 | 44 |
| Commercial and industrial loans | 120.64 | 113.45 | 59 | 231.40 | 145.22 | 85 | 133.05 | 114.45 | 65 | 213.79 | 133.93 | 82 | 150.24 | 106.70 | 74 |
| Loans to individuals | 10.86 | 36.67 | 44 | 13.46 | 35.91 | 47 | 12.79 | 34.55 | 48 | 12.80 | 22.15 | 59 | 17.07 | 24.83 | 65 |
| Credit card loans | 1.11 | 2.64 | 64 | 1.25 | 2.59 | 68 | 1.22 | 2.77 | 66 | 1.29 | 0.20 | 89 | 1.96 | 0.24 | 91 |
| Agricultural loans..... | 22.16 | 1.66 | 95 | 23.51 | 1.94 | 95 | 23.89 | 1.86 | 94 | 26.33 | 4.17 | 91 | 28.12 | 4.86 | 90 |
| Other loans and leases..... | 20.94 | 47.86 | 31 | 17.43 | 47.52 | 29 | 20.16 | 51.06 | 27 | 15.69 | 13.62 | 70 | 14.14 | 10.25 | 70 |
| Supplemental | | | | | | | | | | | | | | | |
| Non-owner occupied CRE loans / Gross loans | 31.85 | 30.57 | 52 | 27.66 | 27.81 | 50 | 31.94 | 30.07 | 52 | 28.08 | 34 | 31 | 30.77 | 35.38 | 38 |
| Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted) | 175.06 | 198.65 | 45 | 175.36 | 185.94 | 47 | 181.17 | 195.33 | 48 | 175.02 | 232.08 | 30 | 173.51 | 239.13 | 27 |
| Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted) | 251.54 | 256.17 | 49 | 250.62 | 243.39 | 48 | 257.46 | 252.85 | 50 | 250.66 | 304.52 | 29 | 253.30 | 315.15 | 28 |

Liquidity and Funding

| | 03/31/2022 | | | 03/31/2021 | | | 12/31/2021 | | | 12/31/2020 | | | 12/31/2019 | | |
|--|------------|----------|-----|------------|----------|-----|------------|----------|-----|------------|----------|-----|------------|----------|-----|
| | BHC | Peer # 1 | Pct | BHC | Peer # 1 | Pct | BHC | Peer # 1 | Pct | BHC | Peer # 2 | Pct | BHC | Peer # 2 | Pct |
| Percent of Total Assets | | | | | | | | | | | | | | | |
| Short-term investments | 15.08 | 10.28 | 77 | 9.89 | 11.92 | 45 | 18.25 | 11.47 | 80 | 15.26 | 9.38 | 82 | 7.32 | 5.36 | 69 |
| Liquid assets | 49.17 | 28.10 | 90 | 41.26 | 27.16 | 87 | 48.40 | 29.03 | 90 | 42.13 | 19.32 | 97 | 35.08 | 16.28 | 96 |
| Investment securities | 33.52 | 21.67 | 85 | 30.70 | 18.78 | 88 | 29.99 | 21.63 | 73 | 26.27 | 16.07 | 84 | 26.46 | 16.41 | 87 |
| Net loans and leases | 47.91 | 59.31 | 17 | 56.32 | 60.99 | 29 | 48.65 | 58.67 | 19 | 55.62 | 69.27 | 11 | 62.06 | 72.36 | 14 |
| Net loans, leases and standby letters of credit | 48.64 | 60.12 | 17 | 57.10 | 61.79 | 29 | 49.44 | 59.49 | 19 | 56.46 | 69.67 | 12 | 63.12 | 72.78 | 14 |
| Core deposits | 89.04 | 76.85 | 98 | 88.68 | 73.69 | 98 | 88.85 | 75.71 | 98 | 88.14 | 76.49 | 98 | 86.31 | 71.61 | 97 |
| Noncore funding | 2.62 | 9.46 | 14 | 2.63 | 11.95 | 8 | 2.68 | 10.30 | 11 | 2.70 | 10.29 | 11 | 3.16 | 14.61 | 8 |
| Time deposits of \$250K or more | 0.32 | 1.46 | 11 | 0.39 | 1.96 | 10 | 0.34 | 1.58 | 11 | 0.50 | 3.37 | 5 | 0.60 | 4.33 | 4 |
| Foreign deposits | 0 | 0.32 | 39 | 0 | 0.34 | 39 | 0 | 0.34 | 39 | 0 | 0 | 48 | 0 | 0 | 48 |
| Federal funds purchased and repos | 2.13 | 1.11 | 80 | 2.24 | 1.22 | 81 | 2.16 | 1.23 | 80 | 2.21 | 0.62 | 84 | 2.28 | 0.77 | 85 |
| Secured federal funds purchased | 0 | 0 | 50 | 0 | 0 | 48 | 0 | 0 | 49 | 0 | 0 | 49 | 0 | 0 | 48 |
| Net federal funds purchased (sold) | 2.13 | 0.44 | 91 | 2.24 | 0.60 | 89 | 2.16 | 0.54 | 89 | 2.21 | 0.59 | 85 | 2.28 | 0.75 | 86 |
| Commercial paper | 0 | 0.02 | 45 | 0 | 0.01 | 45 | 0 | 0.01 | 45 | 0 | 0 | 49 | 0 | 0 | 49 |
| Other borrowings w/remaining maturity of 1 year or less | 0.18 | 1.03 | 43 | 0 | 1.11 | 10 | 0.18 | 1 | 45 | 0 | 1.06 | 16 | 0 | 2.75 | 14 |
| Earning assets that reprice within 1 year | 29.38 | 36.68 | 32 | 24.24 | 38.67 | 17 | 33 | 37.37 | 40 | 30.24 | 31.93 | 52 | 31.83 | 33.16 | 51 |
| Interest-bearing liabilities that reprice within 1 year | 1.36 | 6.16 | 5 | 1.59 | 7.73 | 5 | 1.38 | 6.39 | 5 | 1.81 | 14.04 | 2 | 2.42 | 18.54 | 2 |
| Long-term debt that reprices within 1 year | 0 | 0.22 | 32 | 0 | 0.28 | 30 | 0 | 0.26 | 30 | 0 | 0.10 | 38 | 0 | 0.15 | 37 |
| Net assets that reprice within 1 year | 28.02 | 29.01 | 47 | 22.65 | 29.49 | 32 | 31.62 | 29.65 | 56 | 28.43 | 17.03 | 72 | 29.41 | 13.71 | 76 |
| Other Liquidity and Funding Ratios | | | | | | | | | | | | | | | |
| Net noncore funding dependence | -15.36 | -1.97 | 12 | -8.38 | -0.51 | 25 | -19.88 | -2.33 | 5 | -15.40 | 0.77 | 11 | -4.70 | 10.70 | 10 |
| Net short-term noncore funding dependence | -15.39 | -6.65 | 20 | -8.44 | -6.88 | 38 | -19.92 | -7.71 | 15 | -15.48 | -3.25 | 14 | -5.09 | 5.88 | 14 |
| Short-term investment / Short-term noncore funding | 580.78 | 265.83 | 85 | 384.28 | 246.74 | 80 | 689.68 | 273.46 | 88 | 578.08 | 230.45 | 85 | 260.06 | 78.10 | 89 |
| Liquid assets - short-term noncore funding / Nonliquid assets | 91.62 | 35.38 | 91 | 65.85 | 30.67 | 90 | 88.67 | 36.68 | 91 | 68.24 | 16.27 | 97 | 49.70 | 6.90 | 97 |
| Net loans and leases / Total deposits | 53.62 | 73.06 | 13 | 63.23 | 76.22 | 17 | 54.55 | 72.79 | 12 | 62.75 | 84.20 | 7 | 71.40 | 90.96 | 11 |
| Net loans and leases / Core deposits | 53.81 | 78.05 | 10 | 63.51 | 83.77 | 11 | 54.76 | 78.25 | 10 | 63.11 | 91.10 | 6 | 71.90 | 102.55 | 8 |
| Held-to-maturity securities appreciation (depreciation) / Tier 1 capital | -23.73 | -3.53 | 2 | -1.94 | 0.62 | 3 | -3.26 | 0.12 | 3 | 3.97 | 0.88 | 92 | 0.73 | 0.36 | 79 |
| Available-for-sale securities appreciation (depreciation) / Tier 1 capital | -2.40 | -8.82 | 84 | 2.82 | 1.31 | 78 | 0.52 | -0.25 | 72 | 10.54 | 3.63 | 95 | 1.61 | 1.28 | 68 |
| Structured notes appreciation (depreciation) / Tier 1 capital | | -0.15 | | | 0 | | | -0.02 | | | 0.03 | | | -0.02 | |
| Percent of Investment Securities | | | | | | | | | | | | | | | |
| Held-to-maturity securities | 84.01 | 20.27 | 98 | 48.48 | 12.84 | 91 | 83.80 | 14.28 | 98 | 34.04 | 5.36 | 89 | 34.19 | 7.25 | 87 |
| Available-for-sale securities | 15.99 | 77.97 | 1 | 51.52 | 85.49 | 8 | 16.20 | 83.77 | 1 | 65.96 | 93.39 | 11 | 65.81 | 91.33 | 13 |
| U.S. Treasury securities | 18.20 | 8.39 | 82 | 1.51 | 5.10 | 58 | 8.77 | 6.70 | 70 | 1.91 | 1.22 | 81 | 1.36 | 2.07 | 73 |
| US agency securities (excluding mortgage-backed securities) | 32.79 | 3.73 | 98 | 40.46 | 4.35 | 99 | 37.07 | 4.12 | 98 | 39.28 | 8.39 | 93 | 71.38 | 8.16 | 97 |
| Municipal securities | 0.20 | 7.89 | 20 | 0.27 | 9.71 | 19 | 0.24 | 8.22 | 19 | 0.33 | 18.61 | 14 | 0.48 | 15.40 | 12 |
| Mortgage-backed securities | 48.81 | 65.55 | 22 | 57.75 | 66.67 | 37 | 53.92 | 66.54 | 29 | 58.48 | 54.48 | 56 | 26.78 | 57.07 | 15 |
| Asset-backed securities | 0 | 2.78 | 22 | 0 | 1.97 | 25 | 0 | 2.50 | 24 | 0 | 1.97 | 32 | 0 | 1.70 | 34 |
| Other debt securities | 0 | 3.16 | 8 | 0 | 3.05 | 8 | 0 | 3.08 | 8 | 0 | 4.34 | 12 | 0 | 3.73 | 15 |
| Mutual funds and equity securities | 0 | 0.30 | 25 | 0 | 0.36 | 29 | 0 | 0.29 | 28 | 0 | 0.44 | 45 | 0 | 0.49 | 36 |
| Debt securities 1 year or less | 1.02 | 8.63 | 15 | 1.23 | 9.29 | 13 | 1.10 | 7.78 | 16 | 1.35 | 13.69 | 10 | 0.02 | 13.55 | 2 |
| Debt securities 1 to 5 years | 31.21 | 18.50 | 78 | 16.52 | 16.09 | 57 | 23.67 | 18.25 | 66 | 16.45 | 20.49 | 47 | 18.36 | 23.43 | 43 |
| Debt securities over 5 years | 67.76 | 70.45 | 35 | 82.26 | 72.48 | 60 | 75.23 | 71.11 | 48 | 82.21 | 61.87 | 79 | 81.62 | 58.63 | 79 |
| Pledged securities | 11.79 | 29.79 | 22 | 12.97 | 33.48 | 22 | 11.70 | 32.26 | 22 | 15.25 | 44.55 | 16 | 21.68 | 43.76 | 24 |
| Structured notes, fair value | 0 | 0.08 | 41 | 0 | 0.05 | 42 | 0 | 0.11 | 40 | 0 | 0.03 | 42 | 0 | 0.09 | 39 |
| Percent Change from Prior Like Quarter | | | | | | | | | | | | | | | |
| Short-term investments | 67.16 | -1.29 | 88 | 162.03 | 156.41 | 61 | 35.10 | 27.98 | 61 | 185.67 | 136.94 | 71 | -30.59 | 32.84 | 9 |
| Investment securities | 19.74 | 28.40 | 47 | 43.38 | 31.91 | 71 | 28.99 | 31.36 | 54 | 36 | 16.36 | 78 | 19.29 | 4.80 | 83 |
| Core deposits | 10.10 | 14.47 | 48 | 47.60 | 29.18 | 88 | 13.90 | 16.94 | 52 | 39.88 | 23.17 | 89 | 11.41 | 9.96 | 62 |
| Noncore funding | 9.28 | -10.65 | 82 | -40.41 | -25.09 | 33 | 12.03 | -14.79 | 82 | 17.31 | -12.78 | 85 | -35.08 | 4.16 | 4 |

Derivatives and Off-Balance-Sheet Transactions

| Dollar Amount in Thousands | 03/31/2022 | 03/31/2021 | 12/31/2021 | 12/31/2020 | 12/31/2019 |
|---|------------|------------|------------|------------|------------|
| Loan commitments (reported semiannually, June/Dec) | | | 2,775,341 | 2,687,028 | 2,328,100 |
| Commit: Secured commercial real estate loans | 565,736 | 468,363 | 536,738 | 450,872 | 422,831 |
| Commit: Unsecured real estate loans | 52,518 | 39,189 | 49,935 | 48,820 | 43,367 |
| Credit card lines (reported semiannually, June/Dec) | | | 146,216 | 140,134 | 129,845 |
| Securities underwriting | 0 | 0 | 0 | 0 | 0 |
| Standby letters of credit | 81,146 | 78,374 | 86,667 | 82,619 | 76,466 |
| Commercial and similar letters of credit | 519 | 0 | 460 | 111 | 0 |
| Securities lent | 0 | 0 | 0 | 0 | 0 |
| Credit derivatives - notional amount (holding company as guarantor) | 0 | 0 | 0 | 0 | 0 |
| Credit derivatives - notional amount (holding company as beneficiary) | 0 | 0 | 0 | 0 | 0 |
| Credit derivative contracts w/ purchased credit protection-investment grade | 0 | 0 | 0 | 0 | 0 |
| Credit derivative contracts w/ purchased credit protection-noninvest grade | 0 | 0 | 0 | 0 | 0 |
| Derivative Contracts | | | | | |
| Interest rate futures and forward contracts | 5,504 | 18,235 | 6,356 | 32,961 | 30,248 |
| Written options contracts (interest rate) | 11,919 | 36,163 | 14,565 | 68,870 | 26,326 |
| Purchased options contracts (interest rate) | 0 | 0 | 0 | 0 | 0 |
| Interest rate swaps | 92,421 | 93,183 | 92,878 | 93,302 | 94,437 |
| Futures and forward foreign exchange | 786 | 77 | 0 | 47 | 0 |
| Written options contracts (foreign exchange) | 0 | 0 | 0 | 0 | 0 |
| Purchased options contracts (foreign exchange) | 0 | 0 | 0 | 0 | 0 |
| Foreign exchange rate swaps | 0 | 0 | 0 | 0 | 0 |
| Commodity and other futures and forward contracts | 0 | 0 | 0 | 0 | 0 |
| Written options contracts (commodity and other) | 0 | 0 | 0 | 0 | 0 |
| Purchased options contracts (commodity and other) | 0 | 0 | 0 | 0 | 0 |
| Commodity and other swaps | 0 | 0 | 0 | 0 | 0 |

| BHC | Peer # 1 | Pct | BHC | Peer # 1 | Pct | BHC | Peer # 1 | Pct | BHC | Peer # 2 | Pct | BHC | Peer # 2 | Pct |
|---|----------|-------|-----|----------|-------|-----|----------|-------|-----|----------|-------|-----|----------|------|
| Percent of Total Assets | | | | | | | | | | | | | | |
| Loan commitments (reported semiannually, June/Dec) | | | | 25.03 | 22.78 | 63 | 27.38 | 16.09 | 91 | 32.49 | 16.97 | 96 | | |
| Standby letters of credit | 0.73 | 0.64 | 67 | 0.78 | 0.67 | 69 | 0.78 | 0.65 | 69 | 0.84 | 0.31 | 89 | 1.07 | 0.36 |
| Commercial and similar letters of credit | 0 | 0.02 | 57 | 0 | 0.02 | 20 | 0 | 0.02 | 56 | 0 | 0.01 | 75 | 0 | 0.01 |
| Securities lent | 0 | 0.08 | 42 | 0 | 0.11 | 41 | 0 | 0.10 | 41 | 0 | 0 | 49 | 0 | 0.49 |
| Credit derivatives - notional amount (holding company as guarantor) | 0 | 0.26 | 27 | 0 | 0.28 | 26 | 0 | 0.24 | 27 | 0 | 0 | 46 | 0 | 0.47 |
| Credit derivatives - notional amount (holding company as beneficiary) | 0 | 0.18 | 29 | 0 | 0.18 | 29 | 0 | 0.18 | 29 | 0 | 0 | 47 | 0 | 0.48 |
| Credit derivative contracts w/ purchased credit protection-investment grade | 0 | 0.19 | 34 | 0 | 0.17 | 34 | 0 | 0.18 | 34 | 0 | 0.02 | 46 | 0 | 0.01 |
| Credit derivative contracts w/ purchased credit protection-noninvest grade | 0 | 0.17 | 34 | 0 | 0.16 | 34 | 0 | 0.13 | 34 | 0 | 0 | 46 | 0 | 0.47 |
| Derivative contracts | 1 | 45.51 | 9 | 1.46 | 42.67 | 8 | 1.03 | 46.30 | 8 | 1.99 | 3.72 | 70 | 2.11 | 2.95 |
| Interest rate contracts | 0.99 | 33.09 | 9 | 1.46 | 30.32 | 8 | 1.03 | 32.46 | 8 | 1.99 | 3.62 | 70 | 2.11 | 2.87 |
| Interest rate futures and forward contracts | 0.05 | 4.02 | 37 | 0.18 | 4.59 | 38 | 0.06 | 3.25 | 33 | 0.34 | 0.20 | 83 | 0.42 | 0.08 |
| Written options contracts (interest rate) | 0.11 | 1.59 | 34 | 0.36 | 2 | 41 | 0.13 | 1.41 | 31 | 0.70 | 0.24 | 83 | 0.37 | 0.13 |
| Purchased options contracts (interest rate) | 0 | 1.35 | 22 | 0 | 1.45 | 22 | 0 | 1.31 | 23 | 0 | 0.03 | 44 | 0 | 0.02 |
| Interest rate swaps | 0.83 | 19.54 | 15 | 0.92 | 20.33 | 13 | 0.84 | 20.49 | 13 | 0.95 | 2.58 | 71 | 1.32 | 2.19 |
| Foreign exchange contracts | 0.01 | 6.48 | 56 | 0 | 6.19 | 50 | 0 | 6.30 | 26 | 0 | 0 | 95 | 0 | 0.47 |
| Futures and forward foreign exchange contracts | 0.01 | 3.96 | 58 | 0 | 3.83 | 52 | 0 | 3.78 | 27 | 0 | 0 | 95 | 0 | 0.47 |
| Written options contracts (foreign exchange) | 0 | 0.05 | 41 | 0 | 0.03 | 41 | 0 | 0.04 | 40 | 0 | 0 | 49 | 0 | 0.48 |
| Purchased options contracts (foreign exchange) | 0 | 0.05 | 41 | 0 | 0.04 | 41 | 0 | 0.04 | 40 | 0 | 0 | 49 | 0 | 0.48 |
| Foreign exchange rate swaps | 0 | 0.74 | 39 | 0 | 0.71 | 39 | 0 | 0.76 | 38 | 0 | 0 | 49 | 0 | 0.49 |
| Equity, commodity, and other derivative contracts | 0 | 1.07 | 35 | 0 | 0.80 | 33 | 0 | 0.92 | 34 | 0 | 0 | 48 | 0 | 0.48 |
| Commodity and other futures and forward contracts | 0 | 0.08 | 43 | 0 | 0.06 | 43 | 0 | 0.07 | 43 | 0 | 0 | 49 | 0 | 0.49 |
| Written options contracts (commodity and other) | 0 | 0.36 | 38 | 0 | 0.27 | 38 | 0 | 0.32 | 38 | 0 | 0 | 49 | 0 | 0.48 |
| Purchased options contracts (commodity and other) | 0 | 0.26 | 39 | 0 | 0.18 | 38 | 0 | 0.21 | 38 | 0 | 0 | 49 | 0 | 0.48 |
| Commodity and other swaps | 0 | 0.32 | 38 | 0 | 0.27 | 37 | 0 | 0.31 | 38 | 0 | 0 | 49 | 0 | 0.49 |
| Percent of Average Loans and Leases | | | | | | | | | | | | | | |
| Loan commitments (reported semiannually, June/Dec) | | | | 49.33 | 44.98 | 68 | 49.79 | 24.20 | 97 | 54.08 | 24.81 | 97 | | |

Derivative Instruments

| Dollar Amount in Thousands | 03/31/2022 | 03/31/2021 | 12/31/2021 | 12/31/2020 | 12/31/2019 |
|--|------------|------------|------------|------------|------------|
| Notional Amount | | | | | |
| Derivative contracts | 110,630 | 147,658 | 113,799 | 195,180 | 151,011 |
| Interest rate contracts | 109,844 | 147,581 | 113,799 | 195,133 | 151,011 |
| Foreign exchange contracts..... | 786 | 77 | 0 | 47 | 0 |
| Equity, commodity, and other contracts | 0 | 0 | 0 | 0 | 0 |
| Derivatives Position | | | | | |
| Futures and forwards | 6,290 | 18,312 | 6,356 | 33,008 | 30,248 |
| Written options | 11,919 | 36,163 | 14,565 | 68,870 | 26,326 |
| Exchange-traded..... | 0 | 0 | 0 | 0 | 0 |
| Over-the-counter..... | 11,919 | 36,163 | 14,565 | 68,870 | 26,326 |
| Purchased options | 0 | 0 | 0 | 0 | 0 |
| Exchange-traded..... | 0 | 0 | 0 | 0 | 0 |
| Over-the-counter..... | 0 | 0 | 0 | 0 | 0 |
| Swaps | 92,421 | 93,183 | 92,878 | 93,302 | 94,437 |
| Held for trading..... | 0 | 0 | 0 | 0 | 0 |
| Interest rate contracts | 0 | 0 | 0 | 0 | 0 |
| Foreign exchange contracts..... | 0 | 0 | 0 | 0 | 0 |
| Equity, commodity, and other contracts | 0 | 0 | 0 | 0 | 0 |
| Non-traded..... | 110,630 | 147,658 | 113,799 | 195,180 | 151,011 |
| Interest rate contracts | 109,844 | 147,581 | 113,799 | 195,133 | 151,011 |
| Foreign exchange contracts..... | 786 | 77 | 0 | 47 | 0 |
| Equity, commodity, and other contracts | 0 | 0 | 0 | 0 | 0 |
| Derivative contracts (excluding futures and FX 14 days or less) | 98,711 | 111,495 | 99,234 | 126,310 | 124,685 |
| One year or less | 6,290 | 18,312 | 6,356 | 33,069 | 30,441 |
| Over 1 year to 5 years | 8,939 | 9,183 | 9,000 | 9,241 | 10,244 |
| Over 5 years | 83,482 | 84,000 | 83,878 | 84,000 | 84,000 |
| Gross negative fair value (absolute value) | 3,090 | 5,517 | 5,869 | 7,910 | 4,353 |
| Gross positive fair value..... | 3,104 | 5,483 | 5,861 | 7,949 | 4,327 |
| Held for trading..... | 0 | 0 | 0 | 0 | 0 |
| Non-traded..... | 3,104 | 5,483 | 5,861 | 7,949 | 4,327 |
| Current credit exposure on risk-based capital derivative contracts | 3,104 | 5,482 | 5,861 | 7,641 | 4,216 |
| Credit losses on derivative contracts | 0 | 0 | 0 | 0 | 0 |
| Past Due Derivative Instruments Fair Value | | | | | |
| 30-89 days past due..... | 0 | 0 | 0 | 0 | 0 |
| 90+ days past due | 0 | 0 | 0 | 0 | 0 |

Derivatives Analysis

| | 03/31/2022 | | | 03/31/2021 | | | 12/31/2021 | | | 12/31/2020 | | | 12/31/2019 | | |
|--|------------|----------|-----|------------|----------|-----|------------|----------|-----|------------|----------|-----|------------|----------|-----|
| | BHC | Peer # 1 | Pct | BHC | Peer # 1 | Pct | BHC | Peer # 1 | Pct | BHC | Peer # 2 | Pct | BHC | Peer # 2 | Pct |
| Percent of Notional Amount | | | | | | | | | | | | | | | |
| Interest rate contracts | 99.29 | 93.91 | 39 | 99.95 | 94.52 | 52 | 100 | 94.17 | 75 | 99.98 | 99.50 | 16 | 100 | 99.57 | 60 |
| Foreign exchange contracts | 0.71 | 3.18 | 65 | 0.05 | 3.16 | 51 | 0 | 3.47 | 25 | 0.02 | 0.19 | 86 | 0 | 0.14 | 42 |
| Equity, commodity, and other contracts | 0 | 1.19 | 34 | 0 | 1.04 | 33 | 0 | 1.14 | 34 | 0 | 0 | 47 | 0 | 0.07 | 45 |
| Futures and forwards | 5.69 | 10.22 | 56 | 12.40 | 12.82 | 62 | 5.59 | 11.16 | 52 | 16.91 | 15.03 | 64 | 20.03 | 14.06 | 67 |
| Written options | 10.77 | 6.03 | 75 | 24.49 | 8.11 | 84 | 12.80 | 6.28 | 78 | 35.29 | 10.24 | 88 | 17.43 | 11.73 | 72 |
| Exchange-traded | 0 | 0.13 | 42 | 0 | 0.10 | 42 | 0 | 0.12 | 42 | 0 | 0 | 50 | 0 | 0 | 48 |
| Over-the-counter | 10.77 | 5.74 | 77 | 24.49 | 7.80 | 84 | 12.80 | 5.96 | 81 | 35.29 | 10.24 | 88 | 17.43 | 10.84 | 72 |
| Purchased options | 0 | 3.59 | 20 | 0 | 3.58 | 20 | 0 | 3.27 | 20 | 0 | 2.13 | 33 | 0 | 2.45 | 35 |
| Exchange-traded | 0 | 0.13 | 42 | 0 | 0.11 | 42 | 0 | 0.12 | 41 | 0 | 0 | 50 | 0 | 0 | 49 |
| Over-the-counter | 0 | 3.11 | 21 | 0 | 3.15 | 21 | 0 | 2.87 | 21 | 0 | 2.13 | 33 | 0 | 2.28 | 36 |
| Swaps | 83.54 | 74.58 | 49 | 63.11 | 69.64 | 34 | 81.62 | 74.26 | 47 | 47.80 | 71.83 | 30 | 62.54 | 64.61 | 40 |
| Held for trading | 0 | 38.74 | 22 | 0 | 42.14 | 20 | 0 | 40.42 | 21 | 0 | 16.03 | 34 | 0 | 15.01 | 35 |
| Interest rate contracts | 0 | 32.48 | 22 | 0 | 36.29 | 20 | 0 | 34.15 | 21 | 0 | 16.37 | 34 | 0 | 16.17 | 35 |
| Foreign exchange contracts | 0 | 1.60 | 34 | 0 | 1.47 | 33 | 0 | 1.68 | 33 | 0 | 0 | 47 | 0 | 0.11 | 46 |
| Equity, commodity, and other contracts | 0 | 0.58 | 40 | 0 | 0.51 | 40 | 0 | 0.60 | 39 | 0 | 0 | 49 | 0 | 0 | 48 |
| Non-traded | 100 | 61.26 | 77 | 100 | 57.86 | 79 | 100 | 59.58 | 78 | 100 | 83.97 | 65 | 100 | 84.99 | 64 |
| Interest rate contracts | 99.29 | 57.41 | 66 | 99.95 | 54.11 | 75 | 100 | 56.71 | 85 | 99.98 | 83.02 | 39 | 100 | 84.69 | 69 |
| Foreign exchange contracts | 0.71 | 0.37 | 82 | 0.05 | 0.45 | 68 | 0 | 0.40 | 33 | 0.02 | 0 | 90 | 0 | 0.01 | 44 |
| Equity, commodity, and other contracts | 0 | 0.11 | 38 | 0 | 0.12 | 37 | 0 | 0.09 | 38 | 0 | 0 | 48 | 0 | 0.01 | 47 |
| Derivative contracts (excluding futures and forex 14 days or less) | 89.23 | 92.63 | 25 | 75.51 | 90.92 | 18 | 87.20 | 92.53 | 26 | 64.71 | 79.60 | 30 | 82.57 | 80.07 | 40 |
| One year or less | 5.69 | 27.97 | 28 | 12.40 | 26.80 | 43 | 5.59 | 27.56 | 26 | 16.94 | 15.52 | 64 | 20.16 | 15.20 | 67 |
| Over 1 year to 5 years | 8.08 | 26.35 | 20 | 6.22 | 28.69 | 17 | 7.91 | 27.01 | 19 | 4.73 | 19.75 | 32 | 6.78 | 22.92 | 30 |
| Over 5 years | 75.46 | 29.53 | 92 | 56.89 | 30.03 | 78 | 73.71 | 29.89 | 89 | 43.04 | 32.47 | 56 | 55.63 | 34.12 | 72 |
| Gross negative fair value (absolute value) | 2.79 | 1.21 | 93 | 3.74 | 1.21 | 97 | 5.16 | 0.98 | 97 | 4.05 | 2.84 | 69 | 2.88 | 1.30 | 92 |
| Gross positive fair value | 2.81 | 1.52 | 84 | 3.71 | 1.70 | 97 | 5.15 | 1.34 | 98 | 4.07 | 2.25 | 86 | 2.87 | 1.14 | 96 |
| Percent of Tier 1 Capital | | | | | | | | | | | | | | | |
| Gross negative fair value, absolute value (X) | 0 | 0.06 | 22 | 0.01 | 0.05 | 28 | 0.01 | 0.04 | 31 | 0.01 | 0.01 | 76 | 0.01 | 0 | 79 |
| Gross positive fair value (X) | 0 | 0.06 | 15 | 0.01 | 0.07 | 21 | 0.01 | 0.05 | 24 | 0.01 | 0.01 | 79 | 0.01 | 0 | 78 |
| Held for trading (X) | 0 | 0.04 | 23 | 0 | 0.05 | 21 | 0 | 0.04 | 22 | 0 | 0 | 44 | 0 | 0 | 44 |
| Non-traded (X) | 0 | 0.01 | 38 | 0.01 | 0.01 | 48 | 0.01 | 0.01 | 56 | 0.01 | 0 | 85 | 0.01 | 0 | 85 |
| Current credit exposure (X) | 0 | 0.04 | 24 | 0.01 | 0.05 | 27 | 0.01 | 0.04 | 31 | 0.01 | 0.02 | 62 | 0.01 | 0.01 | 63 |
| Credit losses on derivative contracts | 0 | 0 | 47 | 0 | 0 | 47 | 0 | 0 | 46 | 0 | 0 | 48 | 0 | 0 | 50 |
| Past Due Derivative Instruments Fair Value | | | | | | | | | | | | | | | |
| 30-89 days past due | 0 | 0 | 47 | 0 | 0 | 46 | 0 | 0 | 47 | 0 | 0 | 50 | 0 | 0 | 50 |
| 90+ days past due | 0 | 0 | 47 | 0 | 0 | 47 | 0 | 0 | 47 | 0 | 0 | 50 | 0 | 0 | 50 |
| Other Ratios | | | | | | | | | | | | | | | |
| Current credit exposure / Risk-weighted assets | 0.05 | 0.47 | 25 | 0.09 | 0.61 | 27 | 0.09 | 0.46 | 29 | 0.13 | 0.27 | 59 | 0.08 | 0.10 | 63 |

Allowance and Net Loan and Lease Losses

| Dollar Amount in Thousands | 03/31/2022 | 03/31/2021 | 12/31/2021 | 12/31/2020 | 12/31/2019 |
|---|------------|------------|------------|------------|------------|
| Change: Allowance for Loan and Lease Losses excluding ATTR | | | | | |
| Beginning balance | 140,603 | 132,811 | 132,811 | 96,415 | 90,749 |
| Gross losses | 600 | 463 | 7,412 | 2,134 | 5,174 |
| Write-downs, transfers to loans held-for-sale | 0 | 0 | 0 | 0 | 0 |
| Recoveries | 901 | 812 | 6,204 | 5,530 | 7,640 |
| Net losses | -301 | -349 | 1,208 | -3,396 | -2,466 |
| Provision for loan and lease losses | 0 | 6,000 | 9,000 | 33,000 | 3,200 |
| Adjustments | 0 | 0 | 0 | 0 | 0 |
| Ending balance | 140,904 | 139,160 | 140,603 | 132,811 | 96,415 |
| Memo: Allocated transfer risk reserve (ATTR) | 0 | 0 | 0 | 0 | 0 |

| BHC | Peer # 1 | Pct | BHC | Peer # 1 | Pct | BHC | Peer # 1 | Pct | BHC | Peer # 2 | Pct | BHC | Peer # 2 | Pct |
|--|----------|--------|-----|-----------|---------|--------|----------|---------|-----|----------|--------|-----|----------|--------|
| Analysis Ratios | | | | | | | | | | | | | | |
| Provision for loan and lease losses / Average assets | 0 | 0.04 | 44 | 0.25 | -0.11 | 93 | 0.09 | -0.09 | 90 | 0.39 | 0.38 | 61 | 0.05 | 0.12 |
| Provision for loan and lease losses / Average loans and leases | 0 | 0.06 | 44 | 0.42 | -0.20 | 95 | 0.16 | -0.16 | 91 | 0.61 | 0.53 | 66 | 0.07 | 0.16 |
| Provision for loan and lease losses / Net loan and lease losses | 0 | 49.50 | 37 | -1,719.20 | -168.35 | 7 | 745.03 | -105.48 | 92 | -971.73 | 672.96 | 7 | -129.76 | 142.73 |
| Allowance for loan and lease losses / Total loans and leases not held for sale | 2.59 | 1.20 | 95 | 2.39 | 1.49 | 89 | 2.54 | 1.23 | 94 | 2.39 | 1.35 | 96 | 2.14 | 0.94 |
| Allowance for loan and lease losses / Total loans and leases | 2.58 | 1.17 | 95 | 2.39 | 1.47 | 89 | 2.54 | 1.20 | 94 | 2.38 | 1.33 | 96 | 2.12 | 0.93 |
| Allowance for loan and lease losses / Net loans and leases losses (X) | 38.27 | | | 18.09 | | 116.39 | 21.39 | 94 | | 25.33 | | | 17.18 | |
| Allowance for loan and lease losses / Nonaccrual assets | 284.74 | 355.27 | 48 | 405.94 | 291.29 | 75 | 275.44 | 364.13 | 47 | 1,163.78 | 336.78 | 92 | 713.87 | 315.75 |
| ALLL / 90+ days past due + nonaccrual loans and leases | 283.41 | 284.19 | 59 | 405.69 | 246.27 | 81 | 273.14 | 287.08 | 60 | 1,161.95 | 293.46 | 93 | 671.09 | 283.41 |
| Gross loan and lease losses / Average loans and leases | 0.04 | 0.17 | 31 | 0.03 | 0.24 | 14 | 0.13 | 0.19 | 46 | 0.04 | 0.16 | 18 | 0.12 | 0.16 |
| Recoveries / Average loans and leases | 0.07 | 0.07 | 57 | 0.06 | 0.08 | 49 | 0.11 | 0.08 | 74 | 0.10 | 0.04 | 88 | 0.18 | 0.05 |
| Net losses / Average loans and leases | -0.02 | 0.09 | 9 | -0.02 | 0.16 | 5 | 0.02 | 0.11 | 25 | -0.06 | 0.11 | 2 | -0.06 | 0.11 |
| Write-downs, transfers to loans held-for-sale / Average loans and leases | 0 | 0 | 46 | 0 | 0 | 44 | 0 | 0 | 43 | 0 | 0 | 48 | 0 | 0 |
| Recoveries / Prior year-end losses | 12.16 | 10.98 | 64 | 38.05 | 7.39 | 96 | 290.72 | 34.67 | 98 | 106.88 | 42.12 | 89 | 144.72 | 41.80 |
| Earnings coverage of net loan and lease losses (X) | -88.03 | 38.54 | 11 | -93.09 | 25.70 | 6 | 113.41 | 39.72 | 82 | -38.54 | 33.55 | 7 | -44.58 | 22.46 |
| Net Loan and Lease Losses By Type | | | | | | | | | | | | | | |
| Real estate loans | -0.02 | -0.01 | 30 | -0.03 | 0.03 | 12 | -0.09 | 0.02 | 2 | -0.06 | 0.04 | 1 | -0.20 | 0.02 |
| Real estate loans secured by 1–4 family | -0.05 | -0.02 | 21 | -0.08 | -0.01 | 7 | -0.08 | -0.02 | 7 | -0.07 | 0.01 | 2 | -0.07 | 0.02 |
| Revolving | -0.15 | -0.08 | 23 | -0.36 | -0.03 | 9 | -0.34 | -0.07 | 12 | -0.33 | 0 | 1 | -0.24 | 0.02 |
| Closed-end | -0.03 | -0.02 | 30 | -0.02 | -0.01 | 34 | -0.03 | -0.01 | 23 | -0.01 | 0.01 | 22 | -0.03 | 0.02 |
| Commercial real estate loans | -0.01 | 0 | 26 | -0.01 | 0.05 | 13 | -0.10 | 0.04 | 1 | -0.05 | 0.05 | 2 | -0.26 | 0.02 |
| Construction and land development | -0.04 | -0.02 | 19 | -0.06 | 0 | 10 | -0.44 | 0 | 0 | -0.20 | 0 | 4 | -1.09 | -0.02 |
| 1–4 family | 0 | 0 | 58 | 0 | 0 | 58 | 0 | 0 | 57 | 0 | 0 | 50 | 0 | 0 |
| Other | -0.04 | -0.01 | 15 | -0.06 | 0 | 8 | -0.44 | 0 | 0 | -0.20 | -0.01 | 3 | -1.09 | -0.02 |
| Multifamily | 0 | 0 | 57 | 0 | 0 | 54 | 0 | 0.01 | 48 | 0 | 0 | 51 | 0 | 0 |
| Nonfarm nonresidential | 0 | 0.01 | 60 | 0 | 0.07 | 38 | 0 | 0.05 | 29 | 0 | 0.07 | 34 | 0 | 0.03 |
| Owner-occupied | 0 | 0 | 64 | 0 | 0.01 | 50 | 0 | 0.01 | 44 | 0 | 0.01 | 40 | 0 | 0.01 |
| Other | 0 | 0 | 54 | 0 | 0.06 | 41 | 0 | 0.04 | 35 | 0 | 0.04 | 40 | 0 | 0.01 |
| Real estate loans secured by farmland | 0 | 0 | 57 | 0 | 0 | 57 | 0 | 0 | 54 | 0 | 0.01 | 44 | 0 | 0.01 |
| Commercial and industrial loans | -0.09 | 0.11 | 12 | 0 | 0.20 | 18 | -0.10 | 0.17 | 5 | -0.10 | 0.20 | 3 | 0.22 | 0.27 |
| Loans to individuals | 0.70 | | | | 1.06 | | | 0.71 | | 0.04 | 0.66 | 6 | 0.12 | 0.74 |
| Credit card loans | 1.59 | 1.88 | 38 | 1.19 | 2.41 | 25 | 0.52 | 1.84 | 16 | 1.88 | 1.71 | 60 | 1.66 | 1.89 |
| Agricultural loans | 0 | 0 | 54 | 0 | 0.02 | 50 | 2.44 | 0.02 | 97 | 0 | 0.01 | 48 | 0 | 0.02 |
| Loans to foreign governments and institutions | | | | | 0 | | | 0 | | | | | | |
| Other loans and leases | 0.44 | 0.16 | 84 | -0.04 | 0.09 | 9 | 0.11 | 0.10 | 70 | 0.14 | 0.44 | 65 | 0.29 | 0.14 |

Past Due and Nonaccrual Assets

| Dollar Amount in Thousands | 03/31/2022 | | 03/31/2021 | | 12/31/2021 | | 12/31/2020 | | 12/31/2019 | | | | | | |
|---|------------|--------|------------|--------|------------|--------|------------|--------|------------|--------|-------|----|-------|-------|----|
| 30+ Days Past Due and Nonaccrual Assets | | | | | | | | | | | | | | | |
| 30–89 days past due loans and leases..... | | 12,696 | | 345 | | 5,536 | | 1,688 | | 3,735 | | | | | |
| 90+ days past due loans and leases | | 231 | | 21 | | 429 | | 18 | | 861 | | | | | |
| Nonaccrual loans and leases..... | | 49,486 | | 34,281 | | 51,047 | | 11,412 | | 13,506 | | | | | |
| Total past due and nonaccrual loans and leases..... | | 62,413 | | 34,647 | | 57,012 | | 13,118 | | 18,102 | | | | | |
| Restructured 30–89 days past due | | 0 | | 0 | | 0 | | 22 | | 78 | | | | | |
| Restructured 90+ days past due | | 0 | | 0 | | 0 | | 0 | | 0 | | | | | |
| Restructured nonaccrual | | 1,141 | | 1,972 | | 1,244 | | 2,779 | | 6,331 | | | | | |
| Total restructured loans and leases | | 1,141 | | 1,972 | | 1,244 | | 2,801 | | 6,409 | | | | | |
| 30–89 days past due loans held for sale | | 0 | | 0 | | 0 | | 0 | | 0 | | | | | |
| 90+ days past due loans held for sale..... | | 0 | | 0 | | 0 | | 0 | | 0 | | | | | |
| Nonaccrual loans held for sale | | 0 | | 0 | | 0 | | 0 | | 0 | | | | | |
| Total past due and nonaccrual loans held for sale..... | | 0 | | 0 | | 0 | | 0 | | 0 | | | | | |
| Restructured loans and leases in compliance | | 694 | | 952 | | 846 | | 953 | | 987 | | | | | |
| Other real estate owned..... | | 0 | | 0 | | 0 | | 0 | | 0 | | | | | |
| Other Assets | | | | | | | | | | | | | | | |
| 30–89 days past due | | 0 | | 0 | | 0 | | 0 | | 0 | | | | | |
| 90+ days past due | | 0 | | 0 | | 0 | | 0 | | 0 | | | | | |
| Nonaccrual..... | | 0 | | 0 | | 0 | | 0 | | 0 | | | | | |
| Total other assets past due and nonaccrual..... | | 0 | | 0 | | 0 | | 0 | | 0 | | | | | |
| Percent of Loans and Leases | | | | | | | | | | | | | | | |
| 30–89 days past due loans and leases..... | 0.23 | 0.32 | 42 | 0.01 | 0.33 | 2 | 0.10 | 0.32 | 15 | 0.03 | 0.26 | 8 | 0.08 | 0.31 | 12 |
| 90+ days past due loans and leases | 0 | 0.10 | 34 | 0 | 0.11 | 21 | 0.01 | 0.10 | 33 | 0 | 0.04 | 38 | 0.02 | 0.03 | 61 |
| Nonaccrual loans and leases..... | 0.91 | 0.44 | 89 | 0.59 | 0.65 | 51 | 0.92 | 0.46 | 88 | 0.20 | 0.60 | 16 | 0.30 | 0.48 | 32 |
| 90+ days past due and nonaccrual loans and leases..... | 0.91 | 0.59 | 80 | 0.59 | 0.82 | 41 | 0.93 | 0.62 | 80 | 0.20 | 0.67 | 16 | 0.32 | 0.54 | 31 |
| 30–89 days past due restructured..... | 0 | 0.01 | 17 | 0 | 0.01 | 20 | 0 | 0.01 | 21 | 0 | 0 | 67 | 0 | 0 | 63 |
| 90+ days past due restructured | 0 | 0 | 31 | 0 | 0 | 30 | 0 | 0 | 30 | 0 | 0 | 45 | 0 | 0 | 45 |
| Nonaccrual restructured..... | 0.02 | 0.10 | 26 | 0.03 | 0.13 | 24 | 0.02 | 0.10 | 24 | 0.05 | 0.09 | 45 | 0.14 | 0.07 | 78 |
| 30–89 days past due loans held for sale | 0 | 0 | 39 | 0 | 0 | 41 | 0 | 0 | 40 | 0 | 0 | 47 | 0 | 0 | 47 |
| 90+ days past due loans held for sale..... | 0 | 0 | 42 | 0 | 0 | 42 | 0 | 0 | 41 | 0 | 0 | 48 | 0 | 0 | 48 |
| Nonaccrual loans held for sale | 0 | 0 | 40 | 0 | 0 | 39 | 0 | 0 | 40 | 0 | 0 | 46 | 0 | 0 | 48 |
| Percent of Loans and Leases and Other Assets | | | | | | | | | | | | | | | |
| 30+ Days Past Due and Nonaccrual | | | | | | | | | | | | | | | |
| 30–89 days past due assets | 0.23 | 0.32 | 42 | 0.01 | 0.33 | 2 | 0.10 | 0.32 | 15 | 0.03 | 0.26 | 8 | 0.08 | 0.31 | 12 |
| 90+ days past due assets | 0 | 0.10 | 31 | 0 | 0.11 | 20 | 0.01 | 0.10 | 32 | 0 | 0.04 | 38 | 0.02 | 0.03 | 61 |
| Nonaccrual assets | 0.91 | 0.45 | 88 | 0.59 | 0.66 | 50 | 0.92 | 0.47 | 88 | 0.20 | 0.60 | 16 | 0.30 | 0.48 | 32 |
| 30+ days past due and nonaccrual assets | 1.14 | 0.94 | 71 | 0.59 | 1.18 | 25 | 1.03 | 0.97 | 64 | 0.23 | 0.95 | 8 | 0.40 | 0.87 | 17 |
| Percent of Total Assets | | | | | | | | | | | | | | | |
| 90+ days past due and nonaccrual assets | 0.45 | 0.35 | 74 | 0.34 | 0.50 | 38 | 0.46 | 0.36 | 74 | 0.12 | 0.47 | 14 | 0.20 | 0.39 | 29 |
| 90+ days past due and nonaccrual assets + other real estate owned | 0.45 | 0.36 | 72 | 0.34 | 0.53 | 36 | 0.46 | 0.37 | 71 | 0.12 | 0.52 | 12 | 0.20 | 0.45 | 25 |
| Restructured and Nonaccrual Loans and Leases + OREO as Percent of: | | | | | | | | | | | | | | | |
| Total assets | 0.45 | 0.41 | 64 | 0.35 | 0.58 | 29 | 0.47 | 0.41 | 65 | 0.13 | 0.63 | 8 | 0.20 | 0.56 | 13 |
| Allowance for loan and lease losses | 35.61 | 62.77 | 25 | 25.32 | 69.27 | 11 | 36.91 | 62.64 | 28 | 9.33 | 72.10 | 4 | 15.11 | 92.08 | 5 |
| Equity capital + allowance for loan and lease losses | 5.18 | 3.67 | 74 | 3.85 | 5.03 | 38 | 5.33 | 3.60 | 77 | 1.32 | 5.64 | 10 | 1.84 | 4.77 | 16 |
| Tier 1 capital + allowance for loan and lease losses | 5.06 | 4.23 | 68 | 3.83 | 5.96 | 31 | 5.32 | 4.30 | 70 | 1.38 | 6.21 | 10 | 1.81 | 5.30 | 13 |
| Loans and leases + other real estate owned | 0.92 | 0.69 | 74 | 0.60 | 0.97 | 32 | 0.94 | 0.71 | 71 | 0.22 | 0.92 | 8 | 0.32 | 0.78 | 14 |

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

| | | | 03/31/2022 | | | 03/31/2021 | | | 12/31/2021 | | | 12/31/2020 | | | 12/31/2019 | | |
|--|---------------------------|--|------------|----------|-----|------------|----------|-----|------------|----------|-----|------------|----------|-----|------------|----------|-----|
| | | | BHC | Peer # 1 | Pct | BHC | Peer # 1 | Pct | BHC | Peer # 1 | Pct | BHC | Peer # 2 | Pct | BHC | Peer # 2 | Pct |
| 30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type | | | | | | | | | | | | | | | | | |
| Real estate | 30–89 days past due | | 0.08 | 0.26 | 22 | 0.01 | 0.31 | 4 | 0.06 | 0.26 | 17 | 0.03 | 0.25 | 6 | 0.09 | 0.28 | 14 |
| | 90+ days past due | | 0 | 0.13 | 18 | 0 | 0.13 | 30 | 0 | 0.12 | 15 | 0 | 0.04 | 25 | 0.03 | 0.03 | 67 |
| | Nonaccrual..... | | 0.08 | 0.51 | 8 | 0.17 | 0.76 | 10 | 0.09 | 0.52 | 12 | 0.21 | 0.63 | 19 | 0.19 | 0.45 | 23 |
| Commercial and industrial | 30–89 days past due | | 0.76 | 0.26 | 91 | 0 | 0.22 | 7 | 0.20 | 0.24 | 56 | 0.04 | 0.15 | 28 | 0.04 | 0.22 | 25 |
| | 90+ days past due | | 0.02 | 0.03 | 64 | 0 | 0.02 | 35 | 0.03 | 0.04 | 64 | 0 | 0.02 | 64 | 0.01 | 0.02 | 68 |
| | Nonaccrual..... | | 0.14 | 0.53 | 20 | 0.16 | 0.69 | 13 | 0.21 | 0.57 | 24 | 0.22 | 0.61 | 35 | 0.63 | 0.74 | 56 |
| Individuals | 30–89 days past due | | 0.05 | 0.67 | 14 | 0.04 | 0.53 | 14 | 0.05 | 0.63 | 18 | 0.09 | 0.52 | 23 | 0.51 | 0.60 | 46 |
| | 90+ days past due | | 0 | 0.08 | 47 | 0.01 | 0.11 | 45 | 0 | 0.09 | 44 | 0 | 0.02 | 63 | 0.01 | 0.02 | 67 |
| | Nonaccrual..... | | 0.06 | 0.16 | 44 | 0.31 | 0.22 | 71 | 0.14 | 0.17 | 57 | 0.39 | 0.14 | 82 | 0.18 | 0.12 | 70 |
| Depository institution loans | 30–89 days past due | | | 0 | | | 0.01 | | | 0.01 | | | 0 | | | 0 | |
| | 90+ days past due | | | 0 | | | 0 | | | 0 | | | 0 | | | 0 | |
| | Nonaccrual..... | | | 0.01 | | | 0 | | | 0 | | | 0 | | | 0 | |
| Agricultural | 30–89 days past due | | 0.24 | 0.16 | 73 | 0 | 0.17 | 31 | 0.21 | 0.07 | 79 | 0 | 0.07 | 34 | 0 | 0.10 | 34 |
| | 90+ days past due | | 0 | 0 | 42 | 0 | 0 | 44 | 0 | 0 | 42 | 0 | 0 | 45 | 0 | 0 | 47 |
| | Nonaccrual..... | | 20.40 | 0.71 | 97 | 11.45 | 0.44 | 96 | 19.22 | 0.70 | 98 | 0 | 0.57 | 29 | 0 | 0.80 | 28 |
| Foreign governments | 30–89 days past due | | | 0 | | | 0.03 | | | 0.50 | | | | | | | |
| | 90+ days past due | | | 0 | | | 0 | | | 0 | | | | | | | |
| | Nonaccrual..... | | | 0.23 | | | 0.04 | | | 0.15 | | | | | | | |
| Other loans and leases | 30–89 days past due | | 0 | 0.13 | 17 | 0 | 0.13 | 16 | 0 | 0.12 | 16 | 0.05 | 0.67 | 57 | 0 | 0.28 | 23 |
| | 90+ days past due | | 0 | 0.01 | 34 | 0 | 0.01 | 34 | 0 | 0.01 | 34 | 0 | 0 | 40 | 0 | 0 | 40 |
| | Nonaccrual..... | | 0 | 0.08 | 22 | 0.06 | 0.15 | 53 | 0 | 0.09 | 43 | 0.09 | 0.10 | 78 | 0.34 | 0.04 | 91 |

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

| | | 03/31/2022 | | | 03/31/2021 | | | 12/31/2021 | | | 12/31/2020 | | | 12/31/2019 | | |
|------------------------------|---------------------------|------------|----------|-----|------------|----------|-----|------------|----------|-----|------------|----------|-----|------------|----------|-----|
| | | BHC | Peer # 1 | Pct | BHC | Peer # 1 | Pct | BHC | Peer # 1 | Pct | BHC | Peer # 2 | Pct | BHC | Peer # 2 | Pct |
| | | Memoranda | | | | | | | | | | | | | | |
| 1–4 family | 30–89 days past due | 0.08 | 0.44 | 9 | 0.02 | 0.47 | 4 | 0.17 | 0.46 | 22 | 0.07 | 0.46 | 11 | 0.24 | 0.53 | 29 |
| | 90+ days past due | 0 | 0.25 | 21 | 0 | 0.28 | 36 | 0 | 0.24 | 18 | 0 | 0.06 | 28 | 0 | 0.05 | 28 |
| | Nonaccrual | 0.21 | 0.68 | 20 | 0.53 | 0.88 | 33 | 0.25 | 0.71 | 20 | 0.56 | 0.67 | 46 | 0.53 | 0.55 | 55 |
| Revolving | 30–89 days past due | 0.04 | 0.27 | 18 | 0.06 | 0.31 | 18 | 0.21 | 0.28 | 45 | 0.03 | 0.25 | 34 | 0.09 | 0.36 | 26 |
| | 90+ days past due | 0 | 0.03 | 34 | 0 | 0.03 | 32 | 0 | 0.02 | 35 | 0 | 0.01 | 41 | 0 | 0.01 | 37 |
| | Nonaccrual | 0.25 | 1.02 | 27 | 0.24 | 1.31 | 21 | 0.27 | 1.18 | 27 | 0.22 | 0.46 | 40 | 0.32 | 0.34 | 53 |
| Closed-end | 30–89 days past due | 0.09 | 0.46 | 14 | 0.02 | 0.48 | 4 | 0.16 | 0.49 | 25 | 0.07 | 0.48 | 15 | 0.27 | 0.56 | 36 |
| | 90+ days past due | 0 | 0.28 | 21 | 0 | 0.31 | 41 | 0 | 0.26 | 18 | 0 | 0.06 | 29 | 0 | 0.05 | 29 |
| | Nonaccrual | 0.21 | 0.66 | 21 | 0.60 | 0.85 | 41 | 0.24 | 0.67 | 21 | 0.64 | 0.69 | 53 | 0.58 | 0.57 | 54 |
| Junior lien | 30–89 days past due | 0.01 | 0.01 | 67 | 0.01 | 0.01 | 59 | 0 | 0.01 | 11 | 0 | 0.01 | 15 | 0.04 | 0.02 | 79 |
| | 90+ days past due | 0 | 0 | 36 | 0 | 0 | 35 | 0 | 0 | 36 | 0 | 0 | 44 | 0 | 0 | 41 |
| | Nonaccrual | 0.08 | 0.03 | 84 | 0.14 | 0.05 | 87 | 0.10 | 0.03 | 88 | 0.15 | 0.03 | 92 | 0.18 | 0.03 | 91 |
| Commercial real estate | 30–89 days past due | 0.08 | 0.16 | 45 | 0 | 0.22 | 3 | 0.02 | 0.15 | 15 | 0.01 | 0.14 | 24 | 0.02 | 0.15 | 20 |
| | 90+ days past due | 0 | 0.01 | 30 | 0 | 0.02 | 24 | 0 | 0.01 | 28 | 0 | 0.02 | 35 | 0.04 | 0.02 | 81 |
| | Nonaccrual | 0.01 | 0.37 | 6 | 0.02 | 0.62 | 3 | 0.01 | 0.38 | 6 | 0.05 | 0.57 | 16 | 0.03 | 0.34 | 17 |
| Construction and development | 30–89 days past due | 0.01 | 0.19 | 37 | 0 | 0.22 | 15 | 0.01 | 0.17 | 40 | 0 | 0.16 | 26 | 0.07 | 0.20 | 61 |
| | 90+ days past due | 0 | 0 | 38 | 0 | 0.01 | 35 | 0 | 0.01 | 38 | 0 | 0.01 | 43 | 0 | 0.01 | 43 |
| | Nonaccrual | 0 | 0.17 | 15 | 0.01 | 0.50 | 24 | 0 | 0.20 | 33 | 0.01 | 0.21 | 46 | 0.06 | 0.18 | 57 |
| 1–4 family | 30–89 days past due | 0 | 0.03 | 29 | 0 | 0.03 | 30 | 0 | 0.02 | 30 | 0 | 0.03 | 36 | 0.04 | 0.05 | 73 |
| | 90+ days past due | 0 | 0 | 47 | 0 | 0 | 44 | 0 | 0 | 44 | 0 | 0 | 46 | 0 | 0 | 47 |
| | Nonaccrual | 0 | 0.02 | 32 | 0 | 0.02 | 29 | 0 | 0.01 | 32 | 0 | 0.01 | 42 | 0 | 0.01 | 40 |
| Other | 30–89 days past due | 0.01 | 0.14 | 48 | 0 | 0.16 | 17 | 0.01 | 0.13 | 55 | 0 | 0.09 | 30 | 0.03 | 0.12 | 67 |
| | 90+ days past due | 0 | 0 | 39 | 0 | 0 | 38 | 0 | 0 | 41 | 0 | 0 | 44 | 0 | 0 | 44 |
| | Nonaccrual | 0 | 0.14 | 17 | 0.01 | 0.43 | 26 | 0 | 0.16 | 38 | 0.01 | 0.16 | 50 | 0.06 | 0.14 | 63 |
| Multifamily | 30–89 days past due | 0 | 0.06 | 29 | 0 | 0.08 | 27 | 0 | 0.07 | 27 | 0 | 0.03 | 39 | 0 | 0.03 | 38 |
| | 90+ days past due | 0 | 0 | 46 | 0 | 0 | 45 | 0 | 0 | 46 | 0 | 0 | 47 | 0 | 0 | 46 |
| | Nonaccrual | 0 | 0.12 | 25 | 0 | 0.13 | 19 | 0 | 0.17 | 21 | 0 | 0.10 | 32 | 0 | 0.03 | 37 |
| Nonfarm non-residential | 30–89 days past due | 0.12 | 0.13 | 60 | 0 | 0.20 | 5 | 0.02 | 0.13 | 24 | 0.01 | 0.14 | 31 | 0.01 | 0.13 | 21 |
| | 90+ days past due | 0 | 0.01 | 34 | 0 | 0.02 | 27 | 0 | 0.01 | 31 | 0 | 0.02 | 38 | 0.06 | 0.02 | 85 |
| | Nonaccrual | 0.01 | 0.45 | 7 | 0.03 | 0.78 | 3 | 0.01 | 0.45 | 8 | 0.08 | 0.73 | 18 | 0.02 | 0.36 | 14 |
| Owner Occupied | 30–89 days past due | 0.11 | 0.04 | 83 | 0 | 0.06 | 10 | 0.02 | 0.04 | 41 | 0.01 | 0.05 | 45 | 0.01 | 0.06 | 33 |
| | 90+ days past due | 0 | 0 | 38 | 0 | 0 | 33 | 0 | 0 | 37 | 0 | 0.01 | 40 | 0.06 | 0.01 | 91 |
| | Nonaccrual | 0.01 | 0.17 | 15 | 0.02 | 0.32 | 11 | 0.01 | 0.17 | 15 | 0.07 | 0.27 | 25 | 0.01 | 0.19 | 20 |
| Other | 30–89 days past due | 0.01 | 0.08 | 39 | 0 | 0.12 | 8 | 0 | 0.08 | 14 | 0 | 0.06 | 22 | 0 | 0.05 | 18 |
| | 90+ days past due | 0 | 0.01 | 39 | 0 | 0.01 | 34 | 0 | 0 | 37 | 0 | 0 | 44 | 0 | 0.01 | 41 |
| | Nonaccrual | 0.01 | 0.24 | 18 | 0.01 | 0.40 | 12 | 0.01 | 0.23 | 18 | 0.01 | 0.33 | 29 | 0.01 | 0.14 | 31 |
| Farmland | 30–89 days past due | 0 | 0.17 | 31 | 0 | 0.13 | 30 | 0 | 0.10 | 31 | 0 | 0.08 | 33 | 0 | 0.21 | 28 |
| | 90+ days past due | 0 | 0 | 45 | 0 | 0.01 | 45 | 0 | 0 | 45 | 0 | 0 | 46 | 0 | 0.01 | 45 |
| | Nonaccrual | 0.12 | 0.67 | 50 | 0.18 | 1.14 | 46 | 0.11 | 0.69 | 50 | 0.18 | 1.19 | 57 | 0.30 | 1.06 | 58 |
| Credit card | 30–89 days past due | 0.07 | 0.87 | 12 | 0.04 | 0.75 | 14 | 0.09 | 0.81 | 15 | 0.09 | 1.02 | 43 | 0.13 | 0.87 | 43 |
| | 90+ days past due | 0.03 | 0.45 | 35 | 0.09 | 0.56 | 33 | 0.03 | 0.45 | 30 | 0.03 | 0.22 | 54 | 0.06 | 0.18 | 64 |
| | Nonaccrual | 0 | 0.12 | 35 | 0 | 0.10 | 37 | 0 | 0.10 | 36 | 0 | 0.02 | 46 | 0 | 0 | 46 |

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

| Dollar Amount in Thousands | 03/31/2022 | 03/31/2021 | 12/31/2021 | 12/31/2020 | 12/31/2019 | | | | | | | | | | |
|---|------------|------------|------------|------------|------------|-----|-------|----------|-----|-------|----------|-----|-------|----------|-----|
| Common Equity Tier 1 Capital | | | | | | | | | | | | | | | |
| Common stock plus related surplus | 51,315 | 57,250 | 51,927 | 56,906 | 59,403 | | | | | | | | | | |
| Retained earnings | 799,737 | 723,348 | 783,617 | 707,389 | 649,845 | | | | | | | | | | |
| Accumulated other comprehensive income (AOCI) | -22,872 | -4,030 | -2,599 | 42,223 | -13,344 | | | | | | | | | | |
| Common equity tier 1 minority interest | 0 | 0 | 0 | 0 | 0 | | | | | | | | | | |
| Common equity tier 1 capital before adjustments/deductions | 828,180 | 776,568 | 832,945 | 806,518 | 695,904 | | | | | | | | | | |
| Common Equity Tier 1 Capital: Adjustments/Deductions | | | | | | | | | | | | | | | |
| Less: Goodwill, intangible assets, and deferred tax assets | 0 | 0 | 0 | 0 | 0 | | | | | | | | | | |
| Accumulated other comprehensive income-related adjustments | -22,872 | -4,031 | -2,599 | 42,224 | -13,344 | | | | | | | | | | |
| Other deductions from common equity tier 1 capital | 0 | 0 | 0 | 0 | 0 | | | | | | | | | | |
| Subtotal: | 851,052 | 780,599 | 835,544 | 764,294 | 709,248 | | | | | | | | | | |
| Adjustments and deductions for common equity tier 1 capital | 0 | 0 | 0 | 0 | 0 | | | | | | | | | | |
| Common equity tier 1 capital | 851,052 | 780,599 | 835,544 | 764,294 | 709,248 | | | | | | | | | | |
| Additional Tier 1 Capital | | | | | | | | | | | | | | | |
| Additional tier 1 capital instruments and related surplus | 0 | 0 | 0 | 0 | 0 | | | | | | | | | | |
| Non-qualifying capital instruments | 0 | 0 | 0 | 0 | 0 | | | | | | | | | | |
| Tier 1 minority interest not included in common equity tier 1 capital | 0 | 0 | 0 | 0 | 0 | | | | | | | | | | |
| Additional tier 1 capital before deductions | 0 | 0 | 0 | 0 | 0 | | | | | | | | | | |
| Less: Additional tier 1 capital deductions | 0 | 0 | 0 | 0 | 0 | | | | | | | | | | |
| Additional tier 1 capital | 0 | 0 | 0 | 0 | 0 | | | | | | | | | | |
| Tier 1 Capital | 851,052 | 780,599 | 835,544 | 764,294 | 709,248 | | | | | | | | | | |
| Tier 2 Capital | | | | | | | | | | | | | | | |
| Tier 2 capital instruments and related surplus | 0 | 0 | 0 | 0 | 0 | | | | | | | | | | |
| Non-qualifying capital instruments | 0 | 0 | 0 | 0 | 0 | | | | | | | | | | |
| Total capital minority interest not included in tier 1 capital | 0 | 0 | 0 | 0 | 0 | | | | | | | | | | |
| Allowance for loan and lease losses in tier 2 capital | 84,494 | 75,898 | 84,050 | 72,652 | 68,454 | | | | | | | | | | |
| Exited advanced approach eligible credit reserves | | | | | | | | | | | | | | | |
| Unrealized gains on AFS preferred stock classified as equity | | | | | | | | | | | | | | | |
| Tier 2 capital before deductions | 84,494 | 75,898 | 84,050 | 72,652 | 68,454 | | | | | | | | | | |
| Exited advanced approach tier 2 capital before deductions | | | | | | | | | | | | | | | |
| Less: Tier 2 capital deductions | 0 | 0 | 0 | 0 | 0 | | | | | | | | | | |
| Tier 2 capital | 84,494 | 75,898 | 84,050 | 72,652 | 68,454 | | | | | | | | | | |
| Exited advanced approach tier 2 capital | | | | | | | | | | | | | | | |
| Total capital | 935,546 | 856,497 | 919,594 | 836,946 | 777,702 | | | | | | | | | | |
| Exited advanced approach total capital | | | | | | | | | | | | | | | |
| Total Assets for Capital Ratios | | | | | | | | | | | | | | | |
| Average total consolidated assets, adjusted | 10,942,548 | 9,778,041 | 10,946,007 | 9,484,120 | 6,864,680 | | | | | | | | | | |
| Less: Deductions from common equity tier 1 capital | 0 | 0 | 0 | 0 | 0 | | | | | | | | | | |
| Less: Other deductions | 4,992 | 5,694 | 4,992 | 5,694 | 5,947 | | | | | | | | | | |
| Total assets for leverage ratio | 10,937,556 | 9,772,347 | 10,941,015 | 9,478,426 | 6,858,733 | | | | | | | | | | |
| Total risk-weighted assets | 6,702,081 | 6,007,543 | 6,666,485 | 5,751,073 | 5,447,397 | | | | | | | | | | |
| Exited advanced approach total RWA | | | | | | | | | | | | | | | |
| Capital Ratios | BHC | Peer # 1 | Pct | BHC | Peer # 1 | Pct | BHC | Peer # 1 | Pct | BHC | Peer # 2 | Pct | BHC | Peer # 2 | Pct |
| Common equity tier 1 capital, column A | 12.70 | 12.18 | 64 | 12.99 | 12.54 | 62 | 12.53 | 12.37 | 59 | 13.29 | 10.91 | 72 | 13.02 | 12.50 | 67 |
| Common equity tier 1 capital, column B | 0 | 0.26 | 46 | 0 | 0.28 | 46 | 0 | 0.29 | 46 | 0 | 0 | 50 | 0 | 0 | 50 |
| Tier 1 capital, column A | 12.70 | 12.88 | 53 | 12.99 | 13.31 | 51 | 12.53 | 13.11 | 45 | 13.29 | 11.60 | 60 | 13.02 | 13.19 | 57 |
| Tier 1 capital, column B | 0 | 0.31 | 46 | 0 | 0.32 | 46 | 0 | 0.34 | 46 | 0 | 0 | 50 | 0 | 0 | 50 |
| Total capital, column A | 13.96 | 14.72 | 41 | 14.26 | 15.37 | 33 | 13.79 | 14.91 | 32 | 14.55 | 13.45 | 47 | 14.28 | 14.63 | 52 |
| Total capital, column B | 0 | 0.34 | 46 | 0 | 0.36 | 46 | 0 | 0.37 | 46 | 0 | 0 | 50 | 0 | 0 | 50 |
| Tier 1 leverage | 7.78 | 9.06 | 17 | 7.99 | 9.15 | 17 | 7.64 | 8.98 | 18 | 8.06 | 9.65 | 12 | 10.34 | 10.39 | 58 |
| Supplementary leverage ratio, advanced approaches HCs | | 6.62 | | | 7.94 | | | 6.71 | | | | | | | |

Insurance and Broker-Dealer Activities

| Dollar Amount in Thousands | 03/31/2022 | | | 03/31/2021 | | | 12/31/2021 | | | 12/31/2020 | | | 12/31/2019 | | | Percent Change | | |
|---|------------|--|--------|------------|--|-------|------------|--|--------|------------|--|-------|------------|--|-------|----------------|--------|--------|
| | | | | | | | | | | | | | | | | 1-Year | 5-Year | |
| Insurance Activities | | | | | | | | | | | | | | | | | | |
| Total insurance underwriting assets | | | 0 | | | 0 | | | 0 | | | 0 | | | 0 | | | |
| Total property and casualty assets | | | 0 | | | 0 | | | 0 | | | 0 | | | 0 | | | |
| Reinsurance recoverables (P/C) | | | | | | | | | | | | | | | | | | |
| Total life and health assets | | | 0 | | | 0 | | | 0 | | | 0 | | | 0 | | | |
| Reinsurance recoverables (L/H) | | | | | | | | | | | | | | | | | | |
| Separate account assets (L/H) | | | 0 | | | 0 | | | 0 | | | 0 | | | 0 | | | |
| Total insurance underwriting equity | | | 0 | | | 0 | | | 0 | | | 0 | | | 0 | | | |
| Total property and casualty equity | | | 0 | | | 0 | | | 0 | | | 0 | | | 0 | | | |
| Total life and health equity | | | 0 | | | 0 | | | 0 | | | 0 | | | 0 | | | |
| Total insurance underwriting net income | | | 0 | | | 0 | | | 0 | | | 0 | | | 0 | | | |
| Total property and casualty | | | 0 | | | 0 | | | 0 | | | 0 | | | 0 | | | |
| Total life and health | | | 0 | | | 0 | | | 0 | | | 0 | | | 0 | | | |
| Claims and claims adjusted expense reserves (P/C) | | | 0 | | | 0 | | | 0 | | | 0 | | | 0 | | | |
| Unearned premiums (P/C) | | | 0 | | | 0 | | | 0 | | | 0 | | | 0 | | | |
| Policyholder benefit and contractholder funds (L/H) | | | 0 | | | 0 | | | 0 | | | 0 | | | 0 | | | |
| Separate account liabilities (L/H) | | | 0 | | | 0 | | | 0 | | | 0 | | | 0 | | | |
| Insurance activities revenue | | | -2 | | | 1 | | | 16 | | | 369 | | | 27 | | | |
| Other insurance activities income | | | -2 | | | 1 | | | 16 | | | 369 | | | 27 | | | |
| Insurance and reinsurance underwriting income | | | 0 | | | 0 | | | 0 | | | 0 | | | 0 | | | |
| Premiums | | | 0 | | | 0 | | | 0 | | | 0 | | | 0 | | | |
| Credit related insurance underwriting | | | 0 | | | 0 | | | 0 | | | 0 | | | 0 | | | |
| Other insurance underwriting | | | 0 | | | 0 | | | 0 | | | 0 | | | 0 | | | |
| Insurance benefits, losses, expenses | | | 0 | | | 0 | | | 0 | | | 0 | | | 0 | | | |
| Net assets of insurance underwriting subsidiaries | | | 0 | | | 0 | | | 0 | | | 0 | | | 0 | | | |
| Life insurance assets | | | 85,344 | | | 8,915 | | | 84,788 | | | 8,833 | | | 8,503 | | 857.31 | 295.06 |

| | 03/31/2022 | | | 03/31/2021 | | | 12/31/2021 | | | 12/31/2020 | | | 12/31/2019 | | | | |
|--|------------|----------|-----|------------|----------|-----|------------|----------|-----|------------|----------|-----|------------|----------|-----|---|--|
| | BHC | Peer # 1 | Pct | BHC | Peer # 1 | Pct | BHC | Peer # 1 | Pct | BHC | Peer # 2 | Pct | BHC | Peer # 2 | Pct | | |
| Analysis Ratios | | | | | | | | | | | | | | | | | |
| Insurance underwriting assets / Consolidated assets | 0 | 0 | 40 | 0 | 0 | 40 | 0 | 0 | 40 | 0 | 0 | 48 | 0 | 0 | 48 | | |
| Insurance underwriting assets (P/C) / Total insurance underwriting assets | 50.48 | | | 54.39 | | | 53.11 | | | 50 | | | 60 | | | | |
| Insurance underwriting assets (L/H) / Total insurance underwriting assets | 49.52 | | | 45.61 | | | 46.89 | | | 50 | | | 40 | | | | |
| Separate account assets (L/H) / Total life assets | 11.64 | | | 12.21 | | | 13.40 | | | 0 | | | 0 | | | | |
| Insurance activities revenue / Adjusted operating income | 0 | 0.38 | 1 | 0 | 0.38 | 26 | 0 | 0.36 | 28 | 0.11 | 0.41 | 68 | 0.01 | 0.37 | 52 | | |
| Premium income / Insurance activities revenue | 3.33 | | | 0 | 2.23 | 43 | 0 | 2.76 | 42 | 0 | 0.01 | 47 | 0 | 0.03 | 47 | | |
| Credit related premium income / Total premium income | 37.50 | | | 33.33 | | | 32.99 | | | 100 | | | 100 | | | | |
| Other premium income / Total premium income | 62.50 | | | 66.67 | | | 67.01 | | | 0 | | | 0 | | | | |
| Insurance underwriting net income / Consolidated net income | 0 | 0.02 | 45 | 0 | 0.02 | 45 | 0 | 0.02 | 44 | 0 | 0 | 49 | 0 | 0 | 48 | | |
| Insurance net income (P/C) / Equity (P/C) | 25.60 | | | 22.15 | | | 23.22 | | | 19.85 | | | 37.86 | | | | |
| Insurance net income (L/H) / Equity (L/H) | 150.40 | | | 3.56 | | | 4.49 | | | | | | | | | | |
| Insurance benefits, losses, expenses / Insurance premiums | 2,703.20 | | | 1,367.96 | | | 927.51 | | | -40.91 | | | 132.57 | | | | |
| Reinsurance recovery (P/C) / Total assets (P/C) | 0.07 | | | 0.07 | | | 0.07 | | | 0 | | | 0 | | | | |
| Reinsurance recovery (L/H) / Total assets (L/H) | 0 | | | 0 | | | 0 | | | 0 | | | 0 | | | | |
| Net assets of insurance underwriting subsidiaries / Consolidated assets | 0 | 0 | 44 | 0 | 0 | 44 | 0 | 0 | 44 | 0 | 0 | 50 | 0 | 0 | 49 | | |
| Life insurance assets / Tier 1 capital + allowance for loan and lease losses | 8.60 | 12.22 | 37 | 0.97 | 11 | 11 | 8.69 | 12 | 35 | 0.98 | 11.01 | 15 | 1.06 | 11.53 | 14 | | |
| Broker-Dealer Activities | | | | | | | | | | | | | | | | | |
| Net assets of broker-dealer subsidiaries (\$000) | 0 | | | 0 | | | 0 | | | 0 | | | 0 | | | 0 | |
| Net assets of broker-dealer subsidiaries / Consolidated assets | 0 | 0.46 | 37 | 0 | 0.50 | 37 | 0 | 0.46 | 37 | 0 | 0 | 49 | 0 | 0 | 49 | | |

Foreign Activities

| Dollar Amount in Thousands | 03/31/2022 | 03/31/2021 | 12/31/2021 | 12/31/2020 | 12/31/2019 |
|--|------------|------------|------------|------------|------------|
| Foreign Activities | | | | | |
| Total foreign loans and leases | 0 | 0 | 0 | 0 | 0 |
| Real estate loans..... | 0 | 0 | 0 | 0 | 0 |
| Commercial and industrial loans | 0 | 0 | 0 | 0 | 0 |
| Loans to depository institutions and other banks acceptances | 0 | 0 | 0 | 0 | 0 |
| Loans to foreign governments and institutions | 0 | 0 | 0 | 0 | 0 |
| Loans to individuals | 0 | 0 | 0 | 0 | 0 |
| Agricultural loans..... | 0 | 0 | 0 | 0 | 0 |
| Other foreign loans..... | 0 | 0 | 0 | 0 | 0 |
| Lease financing receivables..... | 0 | 0 | 0 | 0 | 0 |
| Debt securities | 0 | 0 | 0 | 0 | 0 |
| Interest-bearing bank balances | 0 | 0 | 0 | 0 | 0 |
| Total selected foreign assets | 0 | 0 | 0 | 0 | 0 |
| Total foreign deposits | 0 | 0 | 0 | 0 | 0 |
| Interest-bearing deposits | 0 | 0 | 0 | 0 | 0 |
| Non-interest-bearing deposits..... | 0 | 0 | 0 | 0 | 0 |

| | BHC | Peer # 1 | Pct | BHC | Peer # 1 | Pct | BHC | Peer # 1 | Pct | BHC | Peer # 2 | Pct | BHC | Peer # 2 | Pct |
|---|-----|----------|-----|-----|----------|-----|-----|----------|-----|-----|----------|-----|-----|----------|------|
| Analysis Ratios | | | | | | | | | | | | | | | |
| Yield: Foreign loans | | 0.70 | | | 0.69 | | | 0.66 | | | 0.05 | | | 0 | |
| Cost: Interest-bearing deposits..... | | 0.14 | | | 0.13 | | | 0.14 | | | 1.24 | | | 2.53 | |
| Net Losses as a Percent of Foreign Loans by Type | | | | | | | | | | | | | | | |
| Real estate loans | | 0.72 | | | 0.37 | | | 0.20 | | | | | | | |
| Commercial and industrial loans | | 1.62 | | | 1.94 | | | 0.79 | | | | | | | 2.35 |
| Foreign governments and institutions | | 0 | | | 0 | | | 0 | | | | | | | |
| Growth Rates | | | | | | | | | | | | | | | |
| Net loans and leases..... | | 10.28 | | | -6.17 | | | 6.83 | | | 5,672.05 | | | -47.91 | |
| Total selected assets..... | | 17.19 | | | -2.56 | | | 9.48 | | | 6.04 | | | -25.04 | |
| Deposits | | -5.48 | | | 2.95 | | | 0.73 | | | -44.89 | | | 2.53 | |

Servicing, Securitization and Asset Sale Activities—Part 1

| | Dollar Amount in Thousands | 03/31/2022 | 03/31/2021 | 12/31/2021 | 12/31/2020 | 12/31/2019 | Percent Change | |
|---|----------------------------|------------|------------|------------|------------|------------|----------------|--------|
| | | | | | | | 1-Year | 5-Year |
| Activity | | | | | | | | |
| Securitization activities..... | | 0 | 0 | 0 | 0 | 0 | 0 | |
| 1–4 family residential loans | | 0 | 0 | 0 | 0 | 0 | 0 | |
| Home equity lines | | 0 | 0 | 0 | 0 | 0 | 0 | |
| Credit card receivables..... | | 0 | 0 | 0 | 0 | 0 | 0 | |
| Auto loans..... | | 0 | 0 | 0 | 0 | 0 | 0 | |
| Commercial and industrial loans | | 0 | 0 | 0 | 0 | 0 | 0 | |
| All other loans and leases..... | | 0 | 0 | 0 | 0 | 0 | 0 | |
| Retained credit exposure..... | | 0 | 0 | 0 | 0 | 0 | 0 | |
| 1–4 family residential loans | | 0 | 0 | 0 | 0 | 0 | 0 | |
| Home equity lines | | 0 | 0 | 0 | 0 | 0 | 0 | |
| Credit card receivables..... | | 0 | 0 | 0 | 0 | 0 | 0 | |
| Auto loans..... | | 0 | 0 | 0 | 0 | 0 | 0 | |
| Commercial and industrial loans | | 0 | 0 | 0 | 0 | 0 | 0 | |
| All other loans and leases..... | | 0 | 0 | 0 | 0 | 0 | 0 | |
| Unused commitments to provide liquidity (servicer advance)..... | | 0 | 0 | 0 | 0 | 0 | 0 | |
| Seller's interest carried as securities and loans | | 0 | 0 | 0 | 0 | 0 | 0 | |
| Home equity lines | | 0 | 0 | 0 | 0 | 0 | 0 | |
| Credit card receivables..... | | 0 | 0 | 0 | 0 | 0 | 0 | |
| Commercial and industrial loans | | 0 | 0 | 0 | 0 | 0 | 0 | |
| Asset-backed commercial paper conduits..... | | 0 | 0 | 0 | 0 | 0 | 0 | |
| Credit exposure from credit enhancements provided to conduit structures | | 0 | 0 | 0 | 0 | 0 | 0 | |
| Liquidity commitments provided to conduit structures | | 0 | 0 | 0 | 0 | 0 | 0 | |
| Activity as a Percent of Total Assets | | | | | | | | |
| Securitization activities..... | | 0 | 0 | 0 | 0 | 0 | 0 | |
| 1–4 family residential loans | | 0 | 0 | 0 | 0 | 0 | 0 | |
| Home equity lines | | 0 | 0 | 0 | 0 | 0 | 0 | |
| Credit card receivables..... | | 0 | 0 | 0 | 0 | 0 | 0 | |
| Auto loans..... | | 0 | 0 | 0 | 0 | 0 | 0 | |
| Commercial and Industrial loans | | 0 | 0 | 0 | 0 | 0 | 0 | |
| All other loans and leases..... | | 0 | 0 | 0 | 0 | 0 | 0 | |
| Asset-backed commercial paper conduits..... | | 0 | 0 | 0 | 0 | 0 | 0 | |
| Credit exposure from credit enhancements provided to conduit structures | | 0 | 0 | 0 | 0 | 0 | 0 | |
| Liquidity commitments provided to conduit structures | | 0 | 0 | 0 | 0 | 0 | 0 | |
| Percent of Total Managed Assets (On balance-sheet loans and securitized loans) | | | | | | | | |
| 1–4 family residential loans | | | | | | | | |
| Home equity lines | | | | | | | | |
| Credit card receivables..... | | | | | | | | |
| Auto loans and other consumer loans..... | | | | | | | | |
| Commercial and industrial loans | | | | | | | | |
| All other loans and leases..... | | | | | | | | |

Servicing, Securitization and Asset Sale Activities—Part 2

| | 03/31/2022 | 03/31/2021 | 12/31/2021 | 12/31/2020 | 12/31/2019 | |
|---|------------|------------|------------|------------|------------|----------------|
| Percent of Total Securitization Activities by Type | | | | | | |
| Retained credit exposure..... | | | | | | |
| 1–4 family residential loans..... | | | | | | |
| Home equity lines..... | | | | | | |
| Credit card receivables..... | | | | | | |
| Auto loans..... | | | | | | |
| Commercial and industrial loans..... | | | | | | |
| All other loans and leases..... | | | | | | |
| Unused commitments to provide liquidity (servicer advance)..... | | | | | | |
| Seller's interest carried as securities and loans | | | | | | |
| Home equity lines..... | | | | | | |
| Credit card receivables..... | | | | | | |
| Commercial and industrial loans | | | | | | |
| Percent of Tier 1 Capital | | | | | | |
| Total retained credit exposure..... | 0 | 0 | 0 | 0 | 0 | |
| Total retained credit exposure and asset sale credit exposure | 0 | 0 | 0 | 0 | 0 | |
| Dollar Amount in Thousands | 03/31/2022 | 03/31/2021 | 12/31/2021 | 12/31/2020 | 12/31/2019 | Percent Change |
| | | | | | | 1-Year |
| | | | | | | 5-Year |
| 30–89 Days Past Due Securitized Assets | | | | | | |
| 1–4 family residential loans | 0 | 0 | 0 | 0 | 0 | |
| Home equity lines..... | 0 | 0 | 0 | 0 | 0 | |
| Credit card receivables..... | 0 | 0 | 0 | 0 | 0 | |
| Auto loans | 0 | 0 | 0 | 0 | 0 | |
| Commcial and industrial loans | 0 | 0 | 0 | 0 | 0 | |
| All other loans and leases..... | 0 | 0 | 0 | 0 | 0 | |
| Total 30–89 days past due securitized assets..... | 0 | 0 | 0 | 0 | 0 | |
| 90+ Days Past Due Securitized Assets | | | | | | |
| 1–4 family residential loans | 0 | 0 | 0 | 0 | 0 | |
| Home equity lines..... | 0 | 0 | 0 | 0 | 0 | |
| Credit card receivables..... | 0 | 0 | 0 | 0 | 0 | |
| Auto loans | 0 | 0 | 0 | 0 | 0 | |
| Commercial and industrial loans | 0 | 0 | 0 | 0 | 0 | |
| All other loans and leases..... | 0 | 0 | 0 | 0 | 0 | |
| Total 90+ days past due securitized assets | 0 | 0 | 0 | 0 | 0 | |
| Total past due securitized assets..... | 0 | 0 | 0 | 0 | 0 | |
| Net Losses on Securitized Assets | | | | | | |
| 1–4 family residential loans | 0 | 0 | 0 | 0 | 0 | |
| Home equity lines..... | 0 | 0 | 0 | 0 | 0 | |
| Credit card receivables..... | 0 | 0 | 0 | 0 | 0 | |
| Auto loans | 0 | 0 | 0 | 0 | 0 | |
| Commercial and industrial loans | 0 | 0 | 0 | 0 | 0 | |
| All other loans and leases..... | 0 | 0 | 0 | 0 | 0 | |
| Total net losses on securitized assets..... | 0 | 0 | 0 | 0 | 0 | |

Servicing, Securitization and Asset Sale Activities—Part 3

| | 03/31/2022 | 03/31/2021 | 12/31/2021 | 12/31/2020 | 12/31/2019 |
|---|------------|------------|------------|------------|------------|
| 30–89 Days Past Due Securitized Assets Percent of Type | | | | | |
| 1–4 family residential loans | | | | | |
| Home equity lines | | | | | |
| Credit card receivables | | | | | |
| Auto loans | | | | | |
| Commercial and industrial loans | | | | | |
| All other loans and leases | | | | | |
| Total 30–89 days past due securitized assets | | | | | |
| 90+ Days Past Due Securitized Assets Percent of Type | | | | | |
| 1–4 family residential loans | | | | | |
| Home equity lines | | | | | |
| Credit card receivables | | | | | |
| Auto loans and other consumer loans | | | | | |
| Commercial and industrial loans | | | | | |
| All other loans and leases | | | | | |
| Total 90+ days past due securitized assets | | | | | |
| Total past due securitized assets percent of securitized assets | | | | | |
| Net Loss on Securitized Assets Percent of Type | | | | | |
| 1–4 family residential loans | | | | | |
| Home equity lines | | | | | |
| Credit card receivables | | | | | |
| Auto loans | | | | | |
| Commercial and industrial loans | | | | | |
| All other loans and leases | | | | | |
| Total net losses on securitized assets | | | | | |
| 30–89 Days Past Due Managed Assets Percent of Type | | | | | |
| 1–4 family residential loans | | | | | |
| Home equity lines | | | | | |
| Credit card receivables | | | | | |
| Commercial and industrial loans | | | | | |
| All other loans and leases | | | | | |
| Total managed loans past due 30–89 days | | | | | |
| 90+ Days Past Due Managed Assets Percent of Type | | | | | |
| 1–4 family residential loans | | | | | |
| Home equity lines | | | | | |
| Credit card receivables | | | | | |
| Commercial and industrial loans | | | | | |
| All other loans and leases | | | | | |
| Total managed loans past due 90+ days | | | | | |
| Total Past Due Managed Assets | | | | | |
| Net Losses on Managed Assets Percent of Type | | | | | |
| 1–4 family residential loans | | | | | |
| Home equity lines | | | | | |
| Credit card receivables | | | | | |
| Commercial and industrial loans | | | | | |
| All other loans and leases | | | | | |
| Net Losses on Managed Assets Percent of Total Managed Assets | | | | | |

Parent Company Income Statement

| | Dollar Amount in Thousands | 03/31/2022 | 03/31/2021 | 12/31/2021 | 12/31/2020 | 12/31/2019 | Percent Change | |
|---|----------------------------|------------|------------|------------|------------|------------|----------------|--------|
| | | | | | | | 1-Year | 5-Year |
| Operating Income | | | | | | | | |
| Income from bank subsidiaries..... | | 7,176 | 5,202 | 35,351 | 29,108 | 27,501 | 37.95 | 171.92 |
| Dividends | | 7,176 | 5,202 | 35,351 | 29,108 | 27,501 | 37.95 | 171.92 |
| Interest..... | | 0 | 0 | 0 | 0 | 0 | | |
| Management and service fees | | 0 | 0 | 0 | 0 | 0 | | |
| Other income..... | | 0 | 0 | 0 | 0 | 0 | | |
| Income from nonbank subsidiaries..... | | 0 | 0 | 0 | 0 | 0 | | |
| Dividends | | 0 | 0 | 0 | 0 | 0 | | |
| Interest..... | | 0 | 0 | 0 | 0 | 0 | | |
| Management and service fees | | 0 | 0 | 0 | 0 | 0 | | |
| Other income..... | | 0 | 0 | 0 | 0 | 0 | | |
| Income from subsidiary holding companies..... | | | | | | | | |
| Dividends | | | | | | | | |
| Interest..... | | | | | | | | |
| Management and service fees | | | | | | | | |
| Other income..... | | | | | | | | |
| Total income from subsidiaries..... | | 7,176 | 5,202 | 35,351 | 29,108 | 27,501 | 37.95 | 171.92 |
| Securities gains (losses) | | 0 | 0 | 0 | 0 | 0 | | |
| Other operating income | | 330 | 212 | 1,414 | 746 | 1,406 | 55.66 | 18.28 |
| Total operating income..... | | 7,506 | 5,414 | 36,765 | 29,854 | 28,907 | 38.64 | 157.23 |
| Operating Expenses | | | | | | | | |
| Personnel expenses | | 226 | 213 | 883 | 772 | 803 | 6.10 | 40.37 |
| Interest expense | | 0 | 0 | 0 | 0 | 0 | | |
| Other expenses..... | | 676 | 469 | 1,892 | 1,564 | 1,978 | 44.14 | 163.04 |
| Provision for loan and lease losses | | 0 | 0 | 0 | 0 | 0 | | |
| Total operating expenses | | 902 | 682 | 2,775 | 2,336 | 2,781 | 32.26 | 115.79 |
| Income (loss) before taxes | | 6,610 | 4,735 | 33,994 | 27,518 | 25,971 | 39.60 | 164.40 |
| Applicable income taxes (credit) | | -123 | -103 | -297 | -349 | -335 | | |
| Extraordinary items | | | | | | | | |
| Income before undistributed income of subsidiaries..... | | 6,733 | 4,838 | 34,291 | 27,867 | 26,306 | 39.17 | 164.35 |
| Equity in undistributed income of subsidiaries..... | | 14,062 | 15,824 | 65,739 | 48,445 | 56,978 | -11.13 | 34.41 |
| Bank subsidiaries | | 14,062 | 15,824 | 65,739 | 48,445 | 56,978 | -11.13 | 34.41 |
| Nonbank subsidiaries | | 0 | 0 | 0 | 0 | 0 | | |
| Subsidiary holding companies..... | | 0 | 0 | 0 | 0 | 0 | | |
| Net income (loss) | | 20,795 | 20,662 | 100,030 | 76,312 | 83,284 | 0.64 | 59.85 |
| Memoranda | | | | | | | | |
| Bank net income | | 21,238 | 21,026 | 101,090 | 77,553 | 84,479 | 1.01 | 62.11 |
| Nonbank net income | | 0 | 0 | 0 | 0 | 0 | | |
| Subsidiary holding companies' net income..... | | 0 | 0 | 0 | 0 | 0 | | |

Parent Company Balance Sheet

| | Dollar Amount in Thousands | 03/31/2022 | % of Total Assets | 03/31/2021 | % of Total Assets | 12/31/2021 | % of Total Assets | 12/31/2020 | 12/31/2019 | Percent Change | |
|--|----------------------------|------------|-------------------|------------|-------------------|------------|-------------------|------------|------------|----------------|--------|
| | | | | | | | | | | 1-Year | 5-Year |
| Assets | | | | | | | | | | | |
| Investment in bank subsidiaries | 793,719 | 95.61 | 748,535 | 96.12 | 800,622 | 95.89 | 779,455 | 675,534 | 6.04 | 58.98 | |
| Common and preferred stock | 793,712 | 95.61 | 748,535 | 96.12 | 799,894 | 95.81 | 778,960 | 674,953 | 6.04 | 58.97 | |
| Excess cost over fair value | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| Loans, advances, notes, and bonds | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| Other receivables | 7 | 0 | 0 | 0 | 728 | 0.09 | 495 | 581 | | | |
| Investment in nonbank subsidiaries | 778 | 0.09 | 836 | 0.11 | 796 | 0.10 | 853 | 887 | -6.94 | -18.36 | |
| Common and preferred stock | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| Excess cost over fair value | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| Loans, advances, notes, and bonds | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| Other receivables | 778 | 0.09 | 836 | 0.11 | 796 | 0.10 | 853 | 887 | -6.94 | -18.36 | |
| Investment in subsidiary holding companies | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| Common and preferred stock | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| Excess cost over fair value | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| Loans, advances, notes, and bonds | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| Other receivables | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| Assets Excluding Investment in Subsidiaries | | | | | | | | | | | |
| Net loans and leases | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| Securities | 992 | 0.12 | 1,034 | 0.13 | 1,017 | 0.12 | 1,037 | 1,031 | -4.06 | -0.80 | |
| Securities purchased (reverse repos) | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| Cash and due from affiliated depository institution | 23,806 | 2.87 | 17,388 | 2.23 | 21,610 | 2.59 | 16,315 | 7,731 | 36.91 | 349.34 | |
| Cash and due from unrelated depository institution | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| Premises, furnishings, fixtures and equipment | 9,125 | 1.10 | 9,735 | 1.25 | 9,277 | 1.11 | 9,887 | 10,427 | -6.27 | 703.96 | |
| Intangible assets | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| Other assets | 1,745 | 0.21 | 1,202 | 0.15 | 1,579 | 0.19 | 1,047 | 2,464 | 45.17 | 26.17 | |
| Balance due from subsidiaries and related institutions | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| Total assets | 830,165 | 100.00 | 778,730 | 100.00 | 834,901 | 100.00 | 808,594 | 698,074 | 6.60 | 63.09 | |
| Liabilities and Capital | | | | | | | | | | | |
| Deposits | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| Securities sold (repos) | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| Commercial paper | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| Other borrowings 1 year or less | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| Borrowings with maturity over 1 year | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| Subordinated notes and debentures | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| Other liabilities | 1,985 | 0.24 | 2,104 | 0.27 | 1,956 | 0.23 | 2,076 | 2,170 | -5.66 | 1808.65 | |
| Balance due to subsidiaries and related institutions | 0 | 0 | 58 | 0.01 | 0 | 0 | 0 | 0 | -100.00 | | |
| Total liabilities | 1,985 | 0.24 | 2,162 | 0.28 | 1,956 | 0.23 | 2,076 | 2,170 | -8.19 | 1808.65 | |
| Equity Capital | 828,180 | 99.76 | 776,568 | 99.72 | 832,945 | 99.77 | 806,518 | 695,904 | 6.65 | 62.73 | |
| Perpetual preferred stock (income surplus) | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| Common stock | 18,650 | 2.25 | 24,585 | 3.16 | 19,262 | 2.31 | 24,241 | 26,756 | -24.14 | -35.39 | |
| Common surplus | 32,665 | 3.93 | 32,665 | 4.19 | 32,665 | 3.91 | 32,665 | 32,665 | 0.00 | 0.00 | |
| Retained earnings | 799,737 | 96.33 | 723,348 | 92.89 | 783,617 | 93.86 | 707,389 | 649,845 | 10.56 | 65.66 | |
| Accumulated other comprehensive income | -22,872 | -2.76 | -4,030 | -0.52 | -2,599 | -0.31 | 42,223 | -13,344 | | | |
| Other equity capital components | 0 | 0 | 0 | 0 | 0 | 0 | 0 | -18 | | | |
| Total liabilities and equity capital | 830,165 | 100.00 | 778,730 | 100.00 | 834,901 | 100.00 | 808,594 | 698,074 | 6.60 | 63.09 | |
| Memoranda | | | | | | | | | | | |
| Loans and advances from bank subsidiaries | 0 | 0 | 58 | 0.01 | 0 | 0 | 0 | 0 | -100.00 | | |
| Loans and advances from nonbank subsidiaries | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| Notes payable to subsidiaries that issued TPS | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| Loans and advances from subsidiary holding companies | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| Subordinated and long-term debt 1 year or less | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| Guaranteed loans to banks, nonbanks, and holding companies | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |

Parent Company Analysis—Part 1

| | 03/31/2022 | | | 03/31/2021 | | | 12/31/2021 | | | 12/31/2020 | | | 12/31/2019 | | |
|---|------------|----------|-----|------------|----------|-----|------------|----------|-----|------------|----------|-----|------------|-----------|-------|
| | BHC | Peer # 1 | Pct | BHC | Peer # 1 | Pct | BHC | Peer # 1 | Pct | BHC | Peer # 2 | Pct | BHC | Peer # 2 | Pct |
| Profitability | | | | | | | | | | | | | | | |
| Net income / Average equity capital | 9.97 | 9.94 | 55 | 10.34 | 12.54 | 35 | 12.34 | 11.94 | 61 | 9.90 | 9.11 | 60 | 12.71 | 10.58 | 76 |
| Bank net income / Average equity investment in banks | 10.66 | 10.44 | 58 | 11.01 | 12.55 | 42 | 12.96 | 11.80 | 63 | 10.44 | 9.38 | 60 | 13.28 | 10.85 | 75 |
| Nonbank net income / Average equity investment in nonbanks | | 11.36 | | | 12.53 | | | 13.12 | | | 9.69 | | | | 12.07 |
| Subsidiary HCs net income / Average equity investment in sub HCs | 8.34 | | | | 11.69 | | | 10.11 | | | 8.82 | | | | 15.16 |
| Bank net income / Parent net income | 102.13 | 97.54 | 49 | 101.76 | 95.97 | 51 | 101.06 | 96.79 | 47 | 101.63 | 104.93 | 36 | 101.43 | 103.77 | 36 |
| Nonbank net income / Parent net income | 0 | 3.43 | 16 | 0 | 2.83 | 15 | 0 | 3.40 | 15 | 0 | 1.04 | 25 | 0 | 1.08 | 24 |
| Subsidiary holding companies' net income / Parent net income | | 80.23 | | | 65.70 | | | 65.35 | | | 101.16 | | | | 92.33 |
| Leverage | | | | | | | | | | | | | | | |
| Total liabilities / Equity capital | 0.24 | 16.87 | 8 | 0.28 | 17.74 | 8 | 0.23 | 16.81 | 9 | 0.26 | 11.62 | 14 | 0.31 | 9.66 | 16 |
| Total debt / Equity capital | 0 | 11.65 | 12 | 0 | 11.90 | 11 | 0 | 11.71 | 11 | 0 | 5.79 | 23 | 0 | 3.93 | 27 |
| Total debt + notes payable to subs that issued TPS / Equity capital | 0 | 13.71 | 8 | 0 | 14.30 | 7 | 0 | 13.63 | 8 | 0 | 9.67 | 14 | 0 | 7.99 | 13 |
| Total debt + Loans guaranteed for affiliate / Equity capital | 0 | 11.72 | 12 | 0 | 12.02 | 11 | 0 | 11.77 | 11 | 0 | 5.79 | 23 | 0 | 3.97 | 27 |
| Total debt / Equity capital – excess over fair value | 0 | 11.75 | 12 | 0 | 12 | 11 | 0 | 11.81 | 11 | 0 | 5.79 | 23 | 0 | 3.93 | 27 |
| Long-term debt / Equity capital | 0 | 11.08 | 12 | 0 | 11.33 | 11 | 0 | 10.95 | 12 | 0 | 5.67 | 25 | 0 | 3.86 | 27 |
| Short-term debt / Equity capital | 0 | 0.49 | 40 | 0 | 0.52 | 41 | 0 | 0.57 | 38 | 0 | 0.01 | 46 | 0 | 0.01 | 46 |
| Current portion of long-term debt / Equity capital | 0 | 0.08 | 42 | 0 | 0.04 | 41 | 0 | 0.06 | 41 | 0 | 0 | 47 | 0 | 0 | 47 |
| Excess cost over fair value / Equity capital | 0 | 0.07 | 41 | 0 | 0.10 | 40 | 0 | 0.05 | 41 | 0 | 0 | 45 | 0 | 0 | 46 |
| Long-term debt / Consolidated long-term debt | | 40.81 | | | 35.48 | | | 39.86 | | | 20.97 | | 0 | 14.37 | 26 |
| Double Leverage | | | | | | | | | | | | | | | |
| Equity investment in subs / Equity capital | 95.84 | 103.47 | 11 | 96.39 | 102.85 | 15 | 96.03 | 103.22 | 11 | 96.58 | 104.49 | 15 | 96.99 | 104.21 | 19 |
| Total investment in subs / Equity capital | 95.93 | 108.45 | 7 | 96.50 | 108.21 | 12 | 96.21 | 108.40 | 6 | 96.75 | 104.82 | 14 | 97.20 | 104.48 | 17 |
| Equity investment in subs / Equity cap, Qual TPS + other PS in T1 | | | | | | | | | | | | | | | |
| Total investment in subs / Equity cap, Qual TPS + other PS in T1 | | | | | | | | | | | | | | | |
| Double Leverage Payback | | | | | | | | | | | | | | | |
| Equity investment in subs – equity cap / Net income (X) | -0.41 | 0.38 | 10 | -0.34 | 0.22 | 15 | -0.33 | 0.29 | 12 | -0.36 | 0.49 | 15 | -0.25 | 0.44 | 17 |
| Equity investment in subs – equity cap / Net income-div (X) | | 1.31 | | | 0.74 | | | 1.05 | | | 1.45 | | | 1.47 | |
| Coverage Analysis | | | | | | | | | | | | | | | |
| Operating income-tax + noncash / Operating expenses + dividends | 139.52 | 129.62 | 58 | 105.29 | 111.20 | 51 | 141.75 | 152.85 | 54 | 145.99 | 121.76 | 71 | 143.68 | 153.39 | 61 |
| Cash from ops + noncash items + op expense / Op expense + dividend | 141.83 | 125.04 | 58 | 104.46 | 98.58 | 51 | 142.93 | 154.48 | 52 | 155.46 | 138.81 | 70 | 153.92 | 152.31 | 63 |
| Adjusted cash flow / Operating expenses + repaid long-term debt + dividends | 142.10 | 98.29 | 74 | 122.75 | 85.35 | 70 | 122.22 | 98.54 | 75 | 143.56 | 140.42 | 67 | 99.80 | 105.99 | 36 |
| Pretax operating income + interest expense / Interest expense | | 2,251.18 | | | 1,142.88 | | | 1,835.33 | | | 2,318.94 | | | 17,211.14 | |
| Pretax op inc + interest expense + trust pref / Interest expense + trust pref | | 1,728.15 | | | 1,357.31 | | | 1,770.77 | | | 1,435.81 | | | 2,481.22 | |
| Dividends + interest from subsidiaries / Interest expense + dividends | 153.50 | 145.40 | 59 | 110.63 | 117.86 | 50 | 148.53 | 174.12 | 51 | 155.09 | 137 | 67 | 153.88 | 196.13 | 54 |
| Fees + other income from subsidiaries / Salary + other expenses | 0 | 9.52 | 34 | 0 | 13.36 | 34 | 0 | 11.92 | 32 | 0 | 4.45 | 39 | 0 | 3.91 | 38 |
| Net income / Current part of long-term debt + preferred dividends (X) | | 20.52 | | | 33.13 | | | 47.61 | | | 52.16 | | | 71.69 | |
| Other Ratios | | | | | | | | | | | | | | | |
| Net assets that reprice within 1 year / Total assets | 2.87 | 3.42 | 52 | 2.36 | 3.97 | 44 | 2.71 | 3.44 | 51 | 2.02 | 2.19 | 63 | 1.11 | 1.59 | 61 |
| Past Due and Nonaccrual as a Percent of Loans and Leases | | | | | | | | | | | | | | | |
| 90+ days past due | | 0.24 | | | 0.05 | | | 0.17 | | | 0 | | | 0 | |
| Nonaccrual | | 0.75 | | | 1.22 | | | 0.92 | | | 0 | | | 8.16 | |
| Total | | 1 | | | 1.27 | | | 1.09 | | | 0 | | | 8.16 | |
| Guaranteed Loans as a Percent of Equity Capital | | | | | | | | | | | | | | | |
| To bank subsidiaries | 0 | 0 | 49 | 0 | 0 | 49 | 0 | 0 | 49 | 0 | 0 | 50 | 0 | 0 | 49 |
| To nonbank subsidiaries | 0 | 0.02 | 47 | 0 | 0.03 | 47 | 0 | 0.02 | 46 | 0 | 0 | 49 | 0 | 0 | 49 |
| To subsidiary holding companies | 0 | 0 | 49 | 0 | 0 | 49 | 0 | 0 | 49 | 0 | 0 | 50 | 0 | 0 | 50 |
| Total | 0 | 0.02 | 47 | 0 | 0.03 | 47 | 0 | 0.02 | 46 | 0 | 0 | 49 | 0 | 0 | 49 |
| As a Percent of Consolidated Holding Company Assets | | | | | | | | | | | | | | | |
| Nonbank assets of nonbank subsidiaries | 0 | 1.70 | 15 | 0 | 1.80 | 15 | 0 | 1.76 | 16 | 0 | 0.09 | 31 | 0 | 0.13 | 29 |
| Combined thrift assets (reported only by bank holding companies) | 0 | 0 | 50 | 0 | 0 | 49 | 0 | 0 | 50 | 0 | 0 | 50 | 0 | 0 | 50 |
| Combined foreign nonbank subsidiary assets | 0 | 0.05 | 40 | 0 | 0.07 | 40 | 0 | 0.06 | 40 | 0 | 0 | 49 | 0 | 0 | 49 |

Parent Company Analysis—Part 2

| | 03/31/2022 | | | 03/31/2021 | | | 12/31/2021 | | | 12/31/2020 | | | 12/31/2019 | | |
|--|------------|----------|-----|------------|----------|-----|------------|----------|-----|------------|----------|-----|------------|----------|-----|
| | BHC | Peer # 1 | Pct | BHC | Peer # 1 | Pct | BHC | Peer # 1 | Pct | BHC | Peer # 2 | Pct | BHC | Peer # 2 | Pct |
| Payout Ratios — Parent | | | | | | | | | | | | | | | |
| Dividends declared / Income before undistributed income..... | 69.43 | 64.91 | 59 | 97.19 | 74.87 | 70 | 69.41 | 66.37 | 54 | 67.35 | 79.13 | 42 | 67.94 | 65.39 | 53 |
| Dividends declared / Net income | 22.48 | 33.46 | 32 | 22.76 | 23.13 | 46 | 23.79 | 28.27 | 40 | 24.60 | 29.39 | 41 | 21.46 | 25.65 | 41 |
| Net income – dividends / Average equity..... | 7.73 | 6.76 | 62 | 7.98 | 9.52 | 42 | 9.41 | 8.62 | 66 | 7.46 | 6.36 | 64 | 9.98 | 7.61 | 76 |
| Percent of Dividends Paid | | | | | | | | | | | | | | | |
| Dividends from bank subsidiaries | 153.50 | 124.34 | 60 | 110.63 | 101.14 | 56 | 148.53 | 155.92 | 59 | 155.09 | 130.75 | 65 | 153.88 | 160.93 | 56 |
| Dividends from nonbank subsidiaries | 0 | 1.65 | 31 | 0 | 3.28 | 30 | 0 | 4.90 | 22 | 0 | 3.01 | 28 | 0 | 2.59 | 28 |
| Dividends from subsidiary holding companies..... | 0 | 3.24 | 45 | 0 | 4.75 | 46 | 0 | 5.91 | 45 | 0 | 0 | 48 | 0 | 0 | 48 |
| Dividends from all subsidiaries | 153.50 | 153.16 | 54 | 110.63 | 128.99 | 47 | 148.53 | 203.53 | 46 | 155.09 | 158.62 | 62 | 153.88 | 209.89 | 52 |
| Payout Ratios — Subsidiaries: | | | | | | | | | | | | | | | |
| Percent of Bank Net Income | | | | | | | | | | | | | | | |
| Dividends from bank subsidiaries | 33.79 | 43.39 | 42 | 24.74 | 30.63 | 45 | 34.97 | 45.96 | 35 | 37.53 | 43.52 | 43 | 32.55 | 45.88 | 36 |
| Interest income from bank subsidiaries..... | 0 | 0.15 | 27 | 0 | 0.12 | 24 | 0 | 0.11 | 24 | 0 | 0.05 | 33 | 0 | 0.09 | 32 |
| Management and service fees from bank subsidiaries | 0 | 0.75 | 39 | 0 | 1.08 | 36 | 0 | 0.88 | 38 | 0 | 0.57 | 43 | 0 | 0.47 | 43 |
| Other income from bank subsidiaries..... | 0 | 0 | 48 | 0 | 0 | 47 | 0 | 0 | 47 | 0 | 0 | 46 | 0 | 0 | 46 |
| Operating income from bank subsidiaries | 33.79 | 49.34 | 39 | 24.74 | 33.49 | 43 | 34.97 | 51.33 | 33 | 37.53 | 51.02 | 38 | 32.55 | 48.40 | 35 |
| Percent of Nonbank Net Income | | | | | | | | | | | | | | | |
| Dividends from nonbank subsidiaries | | 31.46 | | | 47.24 | | | 62.63 | | | 99.52 | | | 76.61 | |
| Interest income from nonbank subsidiaries..... | | 2.20 | | | 2.80 | | | 2.44 | | | 0.07 | | | 0.91 | |
| Management and service fees from nonbank subsidiaries | | 0.46 | | | 0.53 | | | 0.37 | | | 0.02 | | | 0.02 | |
| Other income from nonbank subsidiaries..... | | 0.06 | | | 0.09 | | | 0.07 | | | 0.11 | | | 0.01 | |
| Operating income from nonbank subsidiaries | | 39.06 | | | 69.48 | | | 87.22 | | | 105.70 | | | 83.73 | |
| Percent of Subsidiary Holding Companies' Net Income | | | | | | | | | | | | | | | |
| Dividends from subsidiary holding companies..... | | 117.80 | | | 28.44 | | | 38.10 | | | 29.39 | | | 65.48 | |
| Interest income from subsidiary holding companies | | 11.88 | | | 6.44 | | | 5.26 | | | 0 | | | 0 | |
| Management and service fees from subsidiary holding companies..... | | 0.52 | | | 0.37 | | | 0.73 | | | 0 | | | 0 | |
| Other income from subsidiary holding companies..... | | -3.33 | | | -1.46 | | | -0.40 | | | 0 | | | 0 | |
| Operating income from subsidiary holding companies..... | | 126.86 | | | 34.47 | | | 58.37 | | | 29.39 | | | 65.48 | |
| Dependence on Subsidiaries: | | | | | | | | | | | | | | | |
| Percent of Total Operating Income | | | | | | | | | | | | | | | |
| Dividends from bank subsidiaries | 95.60 | 60.28 | 50 | 96.08 | 58.57 | 59 | 96.15 | 74.16 | 50 | 97.50 | 76.69 | 51 | 95.14 | 77.61 | 42 |
| Interest income from bank subsidiaries..... | 0 | 1.04 | 25 | 0 | 0.72 | 23 | 0 | 0.23 | 23 | 0 | 0.11 | 33 | 0 | 0.23 | 32 |
| Management and service fees from bank subsidiaries | 0 | 1.48 | 38 | 0 | 4.11 | 36 | 0 | 1.44 | 37 | 0 | 0.96 | 43 | 0 | 0.75 | 43 |
| Other income from bank subsidiaries..... | 0 | 0.01 | 46 | 0 | 0.02 | 46 | 0 | 0.02 | 46 | 0 | 0.01 | 46 | 0 | 0.01 | 46 |
| Operating income from bank subsidiaries | 95.60 | 73.91 | 39 | 96.08 | 71.70 | 48 | 96.15 | 83.13 | 38 | 97.50 | 84.80 | 37 | 95.14 | 94.06 | 29 |
| Dividends from nonbank subsidiaries | 0 | 4.30 | 30 | 0 | 5.32 | 29 | 0 | 3.07 | 21 | 0 | 1.76 | 28 | 0 | 1.13 | 29 |
| Interest income from nonbank subsidiaries..... | 0 | 0.21 | 40 | 0 | 0.82 | 37 | 0 | 0.18 | 36 | 0 | 0 | 46 | 0 | 0 | 45 |
| Management and service fees from nonbank subsidiaries | 0 | 0.01 | 43 | 0 | 0.05 | 42 | 0 | 0.01 | 42 | 0 | 0 | 48 | 0 | 0 | 48 |
| Other income from nonbank subsidiaries..... | 0 | 0 | 48 | 0 | 0.01 | 47 | 0 | 0.01 | 45 | 0 | 0 | 47 | 0 | 0 | 47 |
| Operating income from nonbank subsidiaries | 0 | 6.88 | 25 | 0 | 10.59 | 21 | 0 | 4.67 | 14 | 0 | 2.06 | 24 | 0 | 1.56 | 25 |
| Dividends from subsidiary holding companies..... | 0 | 1.52 | 46 | 0 | 1.03 | 46 | 0 | 2.10 | 45 | 0 | 0 | 48 | 0 | 0 | 47 |
| Interest income from subsidiary holding companies | 0 | 0.01 | 46 | 0 | 0.13 | 45 | 0 | 0.01 | 45 | 0 | 0 | 50 | 0 | 0 | 49 |
| Management and service fees from subsidiary holding companies..... | 0 | 0 | 49 | 0 | 0 | 49 | 0 | 0 | 48 | 0 | 0 | 50 | 0 | 0 | 50 |
| Other income from subsidiary holding companies..... | 0 | 0 | 50 | 0 | 0 | 50 | 0 | 0 | 50 | 0 | 0 | 49 | 0 | 0 | 49 |
| Operating income from subsidiary holding companies..... | 0 | 3.73 | 44 | 0 | 2.35 | 44 | 0 | 3.91 | 43 | 0 | 0 | 47 | 0 | 0 | 47 |
| Loans and advances from subsidiaries / Short term debt..... | | 225.56 | | | 142.34 | | | 158.10 | | | 400.31 | | | 1,178.56 | |
| Loans and advances from subsidiaries / Total debt | | 28.43 | | | 29.59 | | | 26.38 | | | 59.71 | | | 70.71 | |